



TRADER'S CROSSING AT JONATHAN'S LANDING

OWNER'S HANDBOOK

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Overview

This handbook is written as a source of helpful and important information for owners and residents of Trader's Crossing at Jonathan's Landing Condominium Association (referred to as "Association"). The information below is based on the current governing documents and Rules and Regulations of the Association as well as established administrative and management practices of the Board of Directors. Anyone wishing more specific information should review the Declaration of Condominium and the Bylaws of the Association. There are many advantages to owning a condominium but there are unique restrictions and requirements as well. It is hoped that this information will clarify many common questions.

Security and Emergency Issues

Alarm System

Every unit is equipped with a security alarm system that monitors smoke, fire, entry and medical emergency. Your alarm system is somewhat unique, and especially effective, in that it is directly linked to the JL Security guard house and not to an outside alarm monitoring service, fire or police departments. JL Security will respond to any alarm from your unit. If you inadvertently trip your alarm you should call JL Security at 747-1141.

When To Call Security

When there is an unusual or emergency situation on the property call JL Security. This includes situations on the grounds, in or around the buildings, and on the roads. Examples of unusual activities include excessive noise, a vehicle blocking passage or parked where it shouldn't be, unknown persons engaged in questionable activities on the grounds or around the buildings, power outage, emergencies involving water lines, unknown persons trying to enter your unit or another unit, contractors or vendors damaging property. THE PHONE NUMBER FOR JL SECURITY IS 747-1141.

When You're Away

When you will be away for an extended time period you need to let Bristol Management and JL Security both know. Tell both when you are leaving and, if you know, when you will return. Make sure your alarm system is armed. If you have a house sitting service, you should let both Bristol Management and JL Security know who this is, how often they will be checking your unit, and their contact information. It is a good idea to unplug sensitive electrical and electronic equipment (e.g. television, computer, washing machine/dryer) to avoid surge damage during storms. It is also good to turn off your electric water heater.

Hurricanes

The most important thing is to listen to, and follow the direction of, local community, law enforcement and security agencies. If you are told to vacate you should comply. Our property management company, Bristol Management, has a comprehensive storm and hurricane management/security plan which will be activated in the event of a major storm or hurricane. This plan includes securing the buildings including

the pool area, outdoor furniture and movable plants. After the storm Bristol Management personnel will be on the property to assess and deal with any damage or cleanup.

Hurricane Shutters/Windows

You are responsible for securing your own unit including putting your shutters or other hurricane protection in place and moving furniture or other loose items inside your unit. Removable shutters on front or side windows should be removed when storm danger is over. If you are not in residence during a storm or hurricane you should arrange to have your home sitting service secure your unit. It is desirable that all units have perimeter hurricane protection to not only safeguard your unit but adjoining units as well. Installation of hurricane shutters or impact resistant windows must be approved by the Association Board of Directors.

Keys

Every unit owner should know exactly who has a key to their unit. Under the Association Bylaws, the Association itself and JL Security must have possession of a key to your unit. This allows authorized entry in the event of an emergency or for the routine pest control maintenance of your unit. Association controlled keys are secured in a locked cabinet in a locked records room. JL Security keeps keys to all Jonathan's Landing properties at a 24 hour staffed guard house. If you have authorized a house sitting service to have a key to access your unit you must let Bristol Management know this information. If you are not sure where all the keys to your unit may be, you are encouraged to have your door lock rekeyed. **IF YOU CHANGE YOUR DOOR LOCK YOU MUST PROVIDE THE ASSOCIATION AND JL SECURITY EACH WITH A COPY OF THE NEW KEY.** Let Bristol Management know if you are changing your door lock.

Gates/Bar Codes

Owners and long term renters may have a bar code sticker placed on their automobile window for automated access through the security gates. For information about the gated entry system and bar code stickers call JL Security at 747-1141. If you are expecting a guest, contractor or delivery you must call JL Security automated system at 747-2800 and register your guest. You will be asked for your security code to complete your request. While you're at it review your personal security information with JL Security. Most likely it is out of date and needs to be corrected.

Contractors

Jonathan's Landing POA and the Association's governing documents contain specific guidelines that owners should be aware of before commencing and construction or remodeling project. Contractor work must be done only between the hours of 7:30 am and 5:00 pm, Monday through Friday. This includes non-emergency repair work and deliveries. The South Gate is the "Contractor Gate" and allows entry beginning at 7:00 a.m. so contractors can get set up and be ready to begin work at 7:30 am. Work is not permitted on weekends. In rare instances, quiet interior work is permitted on weekends but only with the approval of the Association and JL Security and such work is discouraged. Contractors are expected to keep all common areas, including walkways, clean and litter free. While noise can be part of any construction or repair project it should be minimized whenever possible. They are to provide for removal of construction materials.

Facility Issues

Cleaning Services

Cleaning and maintenance services for all common areas are done by vendors under contract with the Association. Bristol Management oversees these vendors. Any concerns or questions about common area cleaning or maintenance should be directed to our Bristol Management Property Manager, James Hotchkiss at 561-575-3551.

Garbage

Regular trash is picked up Wednesdays and Saturdays. Recyclable materials are picked up on Saturdays. Garbage must be placed for pick up the day of service. Complaints and requests for recycle bins should be directed to the Solid Waste Authority at 772-546-7700.

Maintenance Requests

Maintenance requests should be made directly to your Membership Services Representative at Bristol Management (561-575-3551). You can also submit an email maintenance request by going to www.bristolmanagement.com, Under "Associations", click on "Traders Crossing @JL" and then "Contact Us". Requests will be prioritized as they are submitted. Do not make requests directly to on site cleaning and maintenance personnel because Association Rules and Regulations prohibit them from responding. Examples of maintenance requests include exterior painting touchup, cleanups in common areas, broken or damaged common and limited common elements such as doors, flooring and walls. If you are unsure as to whether a maintenance issue is your responsibility or that of the Association contact our Property Manager for clarification.

Pest Control

Landscape pest control is included in your quarterly assessments. This work is done automatically. If you notice a specific issue, call Bristol Management at 561-575-3551.

Golf Cart Garages

Every unit has an assigned golf cart garage with a locking door and electrical service. While originally intended as the parking place for golf carts, some owners use these rooms for additional storage or work room areas. STORAGE OF FLAMMABLE OR OTHER HAZARDOUS MATERIALS IS PROHIBITED IN GOLF CART GARAGES.

Building Construction

All Buildings are constructed of CBS (concrete block). The Concrete Block extends to the peak of your roof. Each unit has internal fire walls that also extend to the roof peak. These items should work in coordination with a mitigation inspection to provide credit against your insurance policy.

Parking

Each unit shall be assigned an uncovered parking space which shall be for the use of that Unit only to the exclusion of other Units. Maintenance of all parking spaces shall be the responsibility of the Association. If you have a question as to the location of your parking spot, please call 561-575-3551 or visit www.bristolmanagement.com , look under “Associations” for Traders Crossing.

Pool Area

The pool area and pool restrooms are only for the use of Association residents and guests. Pool furniture is not to be removed from the pool area. The pool area and restrooms are common areas and thus it is up to all of us to help keep them clean and abide by the posted rules.

Administrative Issues

Insurance

Dramatic changes in Florida State Law have affected Condominium insurance policies. Please use the information below for reference only. These items should not be relied on to purchase adequate coverage. Please contact your insurance agent to discuss the 2009 Florida State Laws concerning insurance.

Starting January 1, 2009:

-The exterior components of all Air Conditioners for the unit owners will become the insurance responsibility of the Traders Crossing Condominium Association.

****Please note, MAINTENANCE AND REPLACEMENT of the AC unit is still the responsibility of the unit owner.

-Improvements and alterations made by unit owners that benefit fewer than all residents shall now be insured by the unit owner. (an example would be screened enclosures which have been closed in with windows)

-All new policies issued to individual unit owners must state the policy coverage is in excess of the association's insurance and must include special assessment coverage of at least \$2,000. Individual unit owner's policies must state they do not provide rights of subrogation against the association.

-Any questions related to your HO6 policy should be directly to your licensed agent.

Common/Limited Common/Unit Specific

There is often confusion about the meaning of these three terms as used in condominium rules and regulations. To clarify: all property at the Association is owned either by the Association or by individual unit owners. Property owned by the Association is designated as either common (elements) or limited common (elements). As defined in our governing documents, “Common Elements means the portions of the condominium property not included in the units.” This would include all building exteriors, common walls enclosing units, grounds, pool and buildings, and association equipment. “Limited Common Elements means and includes those Common Elements which are reserved for the use of certain units to the exclusion of other units.” This would include such areas as the automobile and golf cart garages and balconies. “Unit (specific) means a part of the condominium property which is to be subject to private ownership”. This includes most everything within an individual unit inside the outer unfinished layer of the drywall. These terms carry specific meaning with regard to legal responsibility for upkeep, maintenance and renovation. Each owner should make sure they understand the meaning of this aspect of condominium living. Questions regarding responsibility should be forwarded to the Association’s Property Manager.

Paying Assessments

Quarterly assessments are based on the annual budget and are established by the Board of Directors. Assessments cover normal operating costs of the Association and contributions to required reserve accounts. Statements are mailed quarterly by Bristol Management to each owner for payment. Payments can be made by direct debit from your bank account, by regular USPS mail, or online through at www.bristolmanagement.com using a credit card. A processing fee is charged for this service. Assessments delinquent for 10 days or more will accrue 18% interest. Assessments which remain delinquent will be forwarded to the Association’s attorney for collection.

Board/Elections/Meetings/Budgets

Directors of the Association are elected at the Annual Meeting, usually in January or February of each year. The Board uses a staggered rotation for the terms of Directors. Staggered terms help provide continuity of board leadership. Regular meetings of the Board of Directors are held on site or at Bristol Management offices. Meeting notices are posted prior to Board meetings. These are open meetings and residents are encouraged to attend and participate. The Annual Budget is prepared and approved by the Board under the direction of the Association Treasurer. Please find enclosed a copy of the most recent adopted budget.

Property Management

One of the primary responsibilities of the Board of Directors is to retain the services of a property management company. The property management company is responsible for managing the day-to-day operation of the Association. The property management company is Bristol Management. Bristol Management assigns a Property Manager who works directly with the Board and owners in carrying out these responsibilities and duties. Bristol Management maintains a highly informative website with general information of interest to residents as well as information specific to your Association. The address is www.bristolmanagement.com.

Alterations and Additions Form/Permits

Prior to commencing any construction or remodeling work within your unit, you are required to submit an Additions and Alterations Form to the Board of Directors for approval. This form is available for downloading at www.bristolmanagement.com or by calling Bristol Management. Instructions for completing the form are included. In addition, certain alterations require that a permit be issued from Palm Beach County and possibly (e.g. installation of storm shutters) approval by the Design Control Board of the Jonathan's Landing Property Owner's Association. All Units above the first floor of the Condominium Building must have eighty percent (80%) of the total floor area covered with carpeting, either wall-to-wall or area rugs, or other sound-deadening material. In addition, there are specific requirements for replacing your front door and/or installing a storm door or garage door. You can find these requirements at www.bristolmanagement.com. It is the responsibility of the unit owner to clarify approval and permit issues prior to making any changes to a unit.

Barbecue Grills

The use/storage of charcoal or gas barbecue grills by residents is not permitted on balconies or anywhere else on Association property except in an area designated by the Board of Directors.

Mail boxes

Mail box keys are the property of the individual unit owner. If you lose your mailbox key you must arrange to have a new lock installed.

Cable service

JL Cable is the vendor for cable television and broadband internet service. For service problems or to have service started or stopped you can call JL Cable at 656.6317.

Water and Sewer Service

Water and Sewer service to each unit is the responsibility of the individual unit owner.

Notices/Announcements

Notices and announcements are posted on the bulletin board at the pool and mail boxes at each building. Community events, board meetings, maintenance interruption notices and other important information will be posted here. You should check it regularly. Meeting/party notices are posted at the entrance to the community. The association Website, accessible through Bristolmanagement.com also contains useful information on scheduling of community events. Association bulletin boards should not be used to post private notices, such as apartment seasonal rentals, items for sale, etc.

Helpful Phone/Email Numbers/Websites

Bristol Management

Property Manager: James Hotchkiss, 561-575-3551
(Email: james@bristolmanagement.com)

Membership Services Representative: (work orders, etc.) Deborah Anzalone, 427-0694

Main Line: 561-575-3551

Website: www.BristolManagement.com

JL Security

Dispatch (emergency): 747-1141

Guest entry: 747-2800

JL Cable

Service: 656-6317

JL Golf Club

Main: 747-7600

JL Marina

Main: 747-8980

AT&T

Billing/Customer Service: 888.757.6500

Repair: 877.737.2478

Website: www.bellsouth.com

FPL

Service: 697-8000