

Dear Realtor,

Ramsey Branch is a 55+ Active Adult Retirement Community centrally located between Cape Girardeau and Jackson, Missouri. In addition to the convenient location, the amenities offered allow the residents of the Ramsey Branch Community to live a more retirement friendly lifestyle. Lawn care, social gatherings, and a community center/clubhouse are just a few of the amenities that sets Ramsey Branch Community apart.

We appreciate your referrals to our community. In the event your client chooses to make Ramsey Branch their new home, we have enclosed in this packet documents that we request they review and sign prior to or at closing. As they make Ramsey Branch their new home, we want to make sure they are informed about our community.

Enclosed you will find:

- 1. A summary of our community covenants, conditions, and restrictions. This contract addendum merely serves to highlight a few of the restrictions contained therein, and in no way replaces, alters or diminishes the complete set of recorded covenants.
- 2. Ramsey Branch Association amenity package options. One of the great benefits of being part of our 55+ active adult community is the ability to live a more maintenance free lifestyle. Therefore, each resident can choose which amenity package best suits their needs.

In addition to the attached documents, more information such as floor plans and current listings can be found on our website at www.ramseybranch.com.

If you have any additional questions, please feel free to contact us at 573-382-7474 or <u>ramseybranch55@gmail.com</u>.



Ramsey Branch - Contract Addendum and Covenants Review

The following is a summarization of the "Covenants, Conditions and Restrictions" for the Ramsey Branch and the Villas at Ramsey Branch Subdivision. This contract addendum merely serves to highlight a few of the restrictions contained therein, and in no way replaces, alters or diminishes the complete set of recorded covenants.

- Ramsey Branch is a 55+ adult living community. According to the HOPA Act of 1995, there must be at least one primary, permanent resident at least 55 years old or older.
- Guests under the age of 18 (grandkids, etc.) are limited to a maximum of 6 weeks of visit time, and no more than 3 weeks consecutively, within any calendar year. No one under the age of 18 will be allowed permanent residency.
- If for any reason there is not at least one primary resident that is aged 55 or older, the owner may be required to sell his/her interest in the property. Ample time and notice will be given if this were to occur.
- o Future sales or property transfers should be approved prior to the attempt of transfer of title.
- Above ground fencing must be approved by prior to installation. There will be an added fee for additional mowing.
- Lawns will be maintained by the Association. Removing or adding sod is not permitted without first obtaining consent from the association. Landscaping around the home is permitted, but planting trees is not permitted. Larger plants and trees will need to be in pots.
- o Homeowners will be responsible for insuring proper operation of their lawn irrigation system (if applicable).
- There will be a one-time fee at closing of \$155 for the installation of the mailbox. House plaque can be added for an additional \$20.00 charge. The homeowner will be responsible for the care and maintenance of the mail box.
- o Additional outside buildings, sheds, garages, or other structures of any type are not permitted.
- No boats, trailers, service vehicles, or inoperable vehicles will be allowed to park on city streets.
- All pets must be fully contained within the boundaries of your property. No more than 2 dogs or cats per residence. Owners are responsible for maintaining all pet noise to a minimal level.
- Each property owner will be responsible for a monthly amenities fee. This fee may graduate with the addition of community amenities, and in accordance with the guidelines contained in the recorded covenants. Amenities covered by this fee may include lawn mowing, snow removal from driveways, access to the community center, and any other amenities that the Association may decide to provide.
- o The Amenities fee will be ACH from a checking account each month unless otherwise noted at closing.
- Buyer understands that Ramsey Branch LLC may at any time contract with an outside management company to care and maintain the subdivision and all amenities.
- Buyer acknowledges receipt of a complete copy of the "Covenants, Conditions and Restrictions for the Ramsey Branch and the Villas at Ramsey Branch Subdivision." Buyer hereby agrees to fully comply with all aspects of these "Covenants, Conditions, and Restrictions."

Buyer:	<u> </u>	Date:	/	_/	<u> </u>
Buver:		Date:	/	/	



"Welcome to the Chapter of You" at Ramsey Branch! Some of the benefits of living in our premier active adult community includes its carefree living style! To accomplish this, we offer three levels of amenities certain to suit all your needs.

Level I Amenities - \$134.00/month

- Complete lawn maintenance including mowing and trimming in season.
- 6 step lawn fertilizer program from spring through fall.
- Snow removal from streets making sure drives are not blocked.
- Common area ground maintenance including sidewalks, streets and community center.
- Access to community clubhouse which currently includes full kitchen and dining area for larger gatherings, exercise equipment with private shower area, games and card tables.
- Access to monthly social activities and other planned community gatherings.

Level II Amenities - \$184.00/month

All the basic amenities provided in the above package and including the following exterior maintenance items:

- Seasonal cleaning out of gutters and downspouts,
- Trimming of bushes and shrubs,
- Snow and ice removal from driveways.
- Routine power-washing of your residence,
- Cleaning AC coils,

Level III Amenities - \$234.00/month

All the basic and Level II amenities in the above packages and including the following interior basic maintenance and preventive maintenance items: (labor only)

- Changing light bulbs, minor touch up of paint items,
- Replacing air conditioning and furnace filters,
- Unclogging garbage disposals, drains, and toilets,
- Routine maintenance on stove and microwave filters, (not clean ovens),
- Annually replace batteries in smoke detectors,
- Light pilot lights in furnaces, water heaters, and fireplaces.
- Adjust and maintain all doors and hinges to assure good working order,
- Adjust and maintain sprinkler system in good working order,
- Winterize sprinkler system and service in spring. (homeowner responsible for maintenance)

** Level II and III amenities are labor only. Material will be billed to the homeowner separately. Fees are subject to change by up to 10% when community clubhouse is complete.

Signature

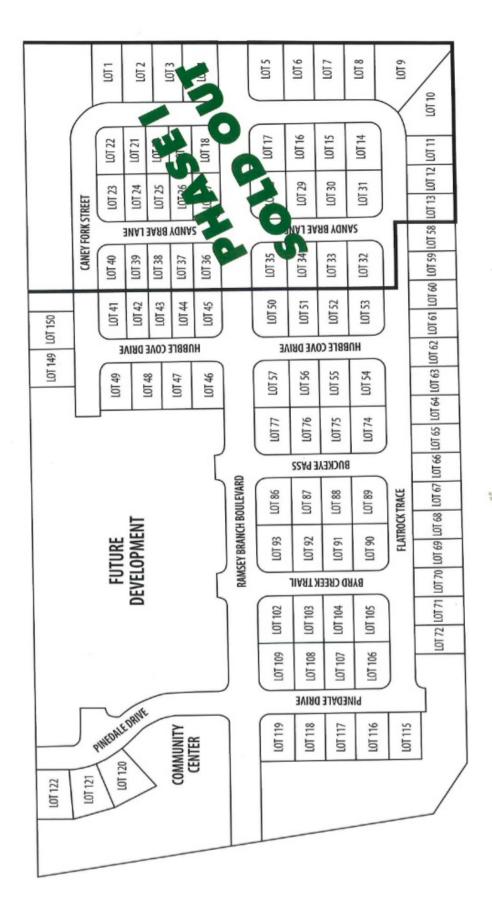


Welcome to Ramsey Branch. We are excited that you chose our community to start the next chapter of your life. We are sure you will not be disappointed. In order to make for a smooth transition we wanted to alert you to a few items. You probably received most of this information when you decided to move to our community, but in case you did not....

- 1. We are in the city of Jackson. New fire station is near Buchheits.
- 2. Trash is picked up each Tuesday. Two bags set by curb. (No containers)
- 3. Water/electric -City of Jackson- 573-243-4404 (must apply in person though)
- 4. Gas is Liberty Utilities 1-855-872-3242
- 5. ACH dues are deducted on or near the 20th of each month.
- 6. Community Center is available for gatherings that may be too large for your home. It is free to use but does need to be reserved to avoid double booking.
- 7. We have a monthly "mixer" held on the last Tuesday of each month. We will call, text, or e-mail you a reminder. We usually have a guest speaker, food, drink, and an overall great time.
- 8. We have a FaceBook (FB) page for the community. It can be found under Ramsey Branch Community Members. We will send an invite through FB.
- 9. RB Association isn't responsible for watering lawns. Residents are responsible.
- 10. We have included a list of your new neighbors. Say hi the next time you're out.
- 11. If you have any questions please call the Ramsey Branch cell phone at

573-382-7474 or e-mail us at ramseybranch55@gmail.com

Again, thank you for choosing Ramsey Branch to start the next chapter in your life.



Ramsey Brand