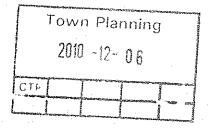
CONSTITUTION

OF

**CINNAMON DOVE** 

HOME OWNERS' ASSOCIATION



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## 1 DEFINITIONS

In this constitution and unless inconsistent with the context the following words and expressions shall have the meanings hereby assigned to them.

- 1.1 ALIENATE means alienate any ERF or part thereof and includes by way of sale, exchange, donation, deed, intestate succession, will, cession, assignment, court order, insolvency or liquidation, irrespective of whether such alienation is subject to a suspensive or resolutive condition and "ALIENATION" shall have a corresponding meaning;
- 1.2 ASSOCIATION means the Cinnamon Dove Home Owners' Association which is bound by the provisions of this CONSTITUTION and HOA shall have a corresponding meaning;
- 1.3 AUDITORS means the auditors of the HOA;
- 1.4 CHAIRMAN means the Chairman of the TRUSTEES;
- 1.5 COMMON AREA means the land owned by the HOA in the ESTATE, namely all areas which are not designated as LAND UNITS and which areas include pavements, roads, and the like;
- 1.6 CONSTITUTION means this document, and includes the CONTRACTOR'S CONDUCT AGREEMENT, and the HOUSE RULES;
- 1.7 CONTRACTOR means an accredited building contractor in terms of this CONSTITUTION, employed by an OWNER of a LAND UNIT for the construction of IMPROVEMENTS;
- 1.8 CONTRACTOR'S CONDUCT AGREEMENT means the agreement to be entered into by the CONTRACTOR prior to the commencement of IMPROVEMENTS as prescribed in terms of this CONSTITUTION;
- 1.9 DEVELOPER means Gopia Developers duly registered South African private companies; and/or, any other entity nominated as such by any of the aforegoing;
- 1.10 DEVELOPER TRUSTEE means a trustee appointed by the DEVELOPER;
- 1.11 ERF means every ERF in the Complex which enjoys residential zone I rights, and ERVEN shall have a corresponding meaning;
- 1.12 HOUSE RULES mean rules made by the TRUSTEES from time to time as envisaged in clause 16 hereof;

1.13	IMPROVEMENTS mean any structure of whatever nature constructed or erected on any land
	unit, and includes any changes or alterations of any nature whatsoever to a structure;

- 1.14 LAND UNIT means an ERF, UNIT in the CINNAMON DOVE COMPLEX;
- 1.15 CINNAMON DOVE COMPLEX and COMPLEX have corresponding meanings and mean:
  - 1.15.1 The ERVEN and UNITS:
  - 1.15.2 The COMMON AREA;

comprising the DEVELOPMENT;

- 1.16 LEVY means the levy referred to in clause 13 hereof;
- 1.17 LOCAL AUTHORITY means the local authority having jurisdiction over the DEVELOPMENT which is the Buffalo City Municipality.
- 1.18 LUPO means the Land Use Planning Ordinance No. 15 of 1985 (as amended) and includes any substituted legislation;
- 1.19 MANAGING AGENT means any person or body appointed by the HOA as an independent contractor to undertake any of the functions of the HOA;
- 1.20 MEMBER means the owner of a LAND UNIT, who in terms of clause 7 of this CONSTITUTION is a member of the HOA;
- 1.21 MEMBER TRUSTEE means a trustee appointed by the MEMBERS:
- 1.22 OWNER means the registered owner of a LAND UNIT;
- 1.23 RESOLUTION means a resolution passed at an annual general meeting or any other general meeting of the HOA by an ordinary majority of the total votes represented at such meeting by members present in person or by proxy;
- 1.24 SPECIAL RESOLUTION means a resolution passed at a general meeting in accordance with the provisions of clause 26 below;
- 1.25 TRUSTEES means the DEVELOPER TRUSTEES and the MEMBER TRUSTEES of the HOA,

collectively from time to time and includes alternate and co-opted TRUSTEES;

1.26 UNIT means any sectional title unit (as defined in the Sectional Titles Act No. 95/1986), and a reference to UNITS shall have a corresponding meaning.

#### 2 NAME

The Name of the Home Owners Association (HOA) created in terms of the provisions of the Land Use Planning Ordinance No 15 of 1985, in respect of the subdivision of Erf 5274 East London, shall be the "CINNAMON DOVE HOME OWNERS ASSOCIATION"

# 3 RECORDAL

- 1.27 The OWNER of each UNIT of the immovable property comprising the COMPLEX and all successors in title shall be members of a home owners' association in respect of the COMPLEX;
- 1.28 The DEVELOPER is desirous of regulating and controlling the harmonious development of the DEVELOPMENT.

# 4 COMMENCEMENT DATE

This Constitution will commence on OCCUPATION of a LAND UNIT by the OWNER.

## 5 STATUS

- 5.1 The HOA shall:
  - 5.1.1 not operate for profit but for the benefit of the MEMBERS:
  - 5.1.2 have the right to acquire, hold, lease and alienate property, both movable and immovable, with the capacity to acquire rights and obligations and incur expenses;
  - 5.1.3 have perpetual succession;
- 5.2 No MEMBER in his personal capacity shall have any right, title or interest to or in the funds or assets of the HOA which shall vest in and be controlled by the TRUSTEES.

#### 6 MEMBERS

- 6.1 The Membership of the HOA shall be limited to the registered owners of the aforesaid erven; provided that:
  - 6.1.1 A person who is entitled to obtain a title deed to any of the aforementioned erven, shall for the purposes of this Constitution be deemed to be the registered owner of such erf;
  - 6.1.2 Where any such owner is more than one person, all the registered owners of that erf shall be deemed jointly and severally to be one member of the HOA
- 6.2 The HOA shall have as its MEMBERS:
  - 6.2.1 the DEVELOPER for as long as the DEVELOPER remains an owner of any portion of the COMPLEX, and which includes, but is not limited to, a LAND UNIT;
  - 6.2.2 every OWNER upon registration of transfer of a LAND UNIT in his name;
- 6.3 A registered OWNER shall as long as he is the registered OWNER of at least one of the aforementioned erven, remain a member of the HOA and may not resign as a member of the HOA.
- 6.4 When a MEMBER ceases to be the registered owner of a LAND UNIT he shall ipso facto cease to be a MEMBER of the HOA.
- 6.5 A member shall not transfer an erf unless it is a condition of such transfer that the transferee becomes a member of the HOA and shall ipso facto upon registration of transfer be a member of the HOA, subject, bound and entitled to the provisions of this Constitution.
- The rights and obligations of a MEMBER shall not be transferable and every MEMBER shall abide by and be subject to the provisions of this Constitution, further the objects and interests of the HOA, and shall observe all by-laws and regulations made by the HOA, provided that nothing contained in the Constitution shall prevent a MEMBER from ceding rights in terms of the Constitution as security to the Mortgagee of the respective MEMBERS ERF.

## 7 MEMBERS' OBLIGATIONS

- 7.1 Every MEMBER is obliged to comply with:
  - 7.1:1 the provisions of this CONSTITUTION and all rules or regulations passed by the HOA or the TRÜSTEES;
  - 7.1.2 any agreement concluded by the HOA insofar as such agreement may directly or indirectly impose obligations on a MEMBER;
  - 7.1.3 any directive given by the HOA and/or the TRUSTEES in enforcing the provisions of this CONSTITUTION;
- 7,2 Every member is obliged to adequately insure the IMPROVEMENTS on, or constituting part of, his LAND

UNIT and, if requested by the TRUSTEES, furnish proof of such insurance to them and, in the event of total/partial destruction, he shall, within a reasonable time period, make good such damage or reconstruction in accordance with the original approved plans.

- 7.3 The rights and obligations of a MEMBER are not transferable and every MEMBER shall:
  - 7.3.1 to the best of his ability, further the objects and interests of the HOA;
  - 7.3.2 observe all directives made or given by the HOA and/or the TRUSTEES;
- 7.4 The MEMBERS shall be jointly liable for expenditure incurred in connection with the HOA as more fully later referred to herein;
- 7.5 A MEMBER shall not ALIENATE a LAND UNIT unless:
  - 7.5.1 the proposed transferee has duly bound himself to become a member of the HOA and to observe the CONSTITUTION for the duration of his ownership of the LAND UNIT;
  - 7.5.2 the proposed transferee acknowledges that upon the registration of transfer of the LAND UNIT into his name, he shall ipso facto become a MEMBER of the HOA;
- 7.6 No MEMBER shall let or otherwise part with the occupation of his LAND UNIT whether temporarily or otherwise, unless the proposed occupier has agreed to be bound by this CONSTITUTION. The MEMBER shall, nonetheless, remain bound by this CONSTITUTION and is required to ensure compliance therewith by such occupier;

#### 8 OBJECTS

The objects of HOA shall be:

- 8.1 To control, maintain, repair and keep in good order the roadway, stormwater, general maintenance, sewerage and all services common to and/or which serve and relate to the aforesaid erven, to promote common interest of the MEMBERS as registered OWNERS of the aforementioned immovable property;
- 8.2 To do all things necessary and relative to the reasonable and lawful requirements of the local municipality of Buffalo City
- 8.3 To enforce the observance of the rules of the HOA and the provisions of the Constitution and to deal with an infringement thereof;
- 8.4 To open and operate a banking account, and to do all such other lawful things as are incidental or conducive to the attainment and performance of the objects of the HOA
- To invest any moneys of the HOA not immediately required for any of these objects or purposes in such manner as may from time to time be determined.
- the main object of the HOA is to promote, protect and advance the communal interests of the MEMBERS so as to ensure a safe and congenial living environment and to control, maintain and manage the

# CINNAMON DOVE COMPLEX

and the HOA shall have the power to do all such acts as are necessary to accomplish the fulfilment of the aforegoing objects including, but not restricted to, powers specially contained in this CONSTITUTION.

## 9 IMPROVEMENTS

## 9.1 MEMBERS shall not:

- 9.1.1 submit plans in respect of improvements to the LOCAL AUTHORITY unless such plans have been approved by the TRUSTEES;
- 9.1.2 make any improvements to the exterior front of the UNIT without the approval of the TRUSTEES/HOA
- 9.1.3 have any claim of whatsoever nature against the DEVELOPER and/or the TRUSTEES and/or any person (acting in terms of this CONSTITUTION) arising from any refusal of approval of plans and/or conditional approval;
- 9.1.4 breach any restrictions applicable to the MEMBER'S LAND UNIT, and, in particular, height restrictions applicable to IMPROVEMENTS on such;
- 9.1.5 A MEMBER shall not commence the construction/erection of IMPROVEMENTS unless the MEMBER'S CONTRACTOR together with the MEMBER and the MEMBER'S architect have concluded a CONTRACTOR'S CONDUCT AGREEMENT, and have lodged a copy thereof with the DEVELOPER/TRUSTEES and effected payment as provided for therein;
- 9.1.6 Should the HOA take steps against a MEMBER pursuant to a breach of this clause, the HOA shall further be entitled to recover from such MEMBER who shall be liable to the HOA for payment of all the HOA'S legal costs incurred on the scale as between attorney and own client.

## 10 RESTRICTIONS

- 10.1 No MEMBER shall apply for the rezoning of his LAND UNIT with a view to procuring a variation or amendment or substitution of use rights and shall not be entitled to use his LAND UNIT for any purpose other than the permitted use applicable upon establishment of the DEVELOPMENT or any use permitted pursuant to amendments of the DEVELOPMENT effected by the DEVELOPER;
- 10.2 No MEMBER shall conduct any business on an ERF or UNIT or use such ERF or UNIT for purposes other than residential purposes other than with the consent of both the TRUSTEES and the LOCAL AUTHORITY upon such terms and conditions as they may deem fit. The aforegoing decisions shall be in the sole discretion of the respective bodies who shall not be obliged to furnish reasons therefore.

#### 11 LEVIES

11.1 The HOA shall make levies upon the members for the purpose of meeting all expenses which the HOA has incurred or may reasonably incur by way of maintenance, repair, improvement and for keeping in

good order and condition of the common areas and common facilities, including water provision, and/or for payment of all rates and other charges payable by the HOA and generally for the payment of salaries and/or wages of the employees of the HOA and generally for the payment of all expenses necessary or reasonably incurred in connection with the management of the HOA, the common areas and the HOA's affairs. In calculating levies, the HOA shall take into account, income, if any earned by the HOA. Each OWNER of the land shall be levied to the extent of his proportionate share in respect of the expenditure aforesaid as determined in accordance with clause 11.3 below:

- 11.2 Should it at any time become apparent to the MEMBERS that the anticipated expenditure estimate is inadequate or should it become necessary for the HOA to incur extraordinary expenses, it shall be entitled to require its MEMBERS to pay an additional levy to cover such extraordinary expenditure.
- 11.3 The liability of MEMBERS to make contributions for the purposes as set out in clause 11.1 above, shall be determined by the management committee from time to time.
- 11.4 The TRUSTEES shall establish and maintain a levy fund for the purposes of meeting all expenses of the HOA for the control, management and administration of the COMPLEX and for charges for the supply of any services required by the HOA and/or for payment of all expenses necessary or reasonably incurred in connection with the management of the HOA;
- 11.5 The TRUSTEES estimate the amount which will be required by the HOA to meet its expenses during each year, together with such estimated deficiency, if any, as shall result from the preceding year and may include in such estimate an amount to be held in reserve to meet anticipated future expenditure not of an annual nature;
- Any amount due by a MEMBER by way of a levy shall be a debt due by him to the HOA payable within such time as determined by the TRUSTEES. The obligation of a MEMBER to pay a levy shall cease upon his ceasing to be a MEMBER save that he shall remain liable for all levies calculated up to the date upon which he ceases to be a MEMBER. No levies paid by a MEMBER shall be repayable by the HOA upon his ceasing to be a MEMBER. A MEMBER'S successor in title to a LAND UNIT shall be liable as from the date upon which he becomes a MEMBER pursuant to the transfer of such LAND UNIT to pay the levies attributable to that LAND UNIT. No MEMBER shall be entitled to transfer his LAND UNIT until the TRUSTEES have certified that the MEMBER has, at the date of transfer, paid all amounts owing by him to the HOA;
- 11.7 The decision of the TRUSTEES in calculating the levies shall be final and binding on all MEMBERS;
- 11.8 All levies are due and payable by MEMBERS on the first day of the month immediately following the month in which such liability arose and, thereafter, on the first day of each and every following month;
- 11.9 MEMBERS shall be liable for payment of interest on outstanding amounts at a rate determined by the TRUSTEES from time to time but not exceeding the maximum annual rate permitted by law. Interest calculated at the determined rate is recoverable from the date on which the amount is due and payable to the date of payment provided that any portion of a month will be regarded as a full calendar month for the purposes of this calculation.

#### 12 BREACH

- 12.1 The TRUSTEES may on behalf of and in the name of the HOA institute legal proceedings in accordance with the provisions of this clause 12;
- 12.2 If any MEMBER fails in the observance of any of the provisions of this CONSTITUTION with regard to IMPROVEMENTS and/or the provisions of the HOUSE RULES and/or fails to comply with any rules or regulations made in terms thereof, the TRUSTEES may on behalf of and in the name of the HOA serve notice on such MEMBER calling upon him to remedy such breach within a time specified in such notice and, failing timeous compliance:
  - 12.2.1 enter, upon the LAND UNIT to take such action as may be reasonably required to remedy the breach and the MEMBER concerned shall be liable to the HOA for all costs so incurred, which costs shall be due and payable upon demand; and/or
  - 12.2.2 call upon such MEMBER in writing to remove or alter within a specified period any portion of the IMPROVEMENTS or any addition erected contrary to the provisions of this CONSTITUTION and, failing which, the matter shall be referred to a special meeting of the HOA convened to afford MEMBERS the opportunity to give directions to the TRUSTEES. The RESOLUTION of the HOA at such meeting shall be binding upon such defaulting MEMBER and shall be implemented by the TRUSTEES; and/or
  - 12.2.3 institute proceedings in any court of competent jurisdiction for such relief as the TRUSTEES may consider necessary and such MEMBER shall be liable for and shall pay all costs of such proceedings on the scale as between attorney and own client and all other expenses and charges incurred in obtaining relief;
- 12.3 If any MEMBER fails to make payment on due date of levies or other amounts payable by such MEMBER, the TRUSTEES may, with or without giving prior notice to such MEMBER requiring him to remedy such breach, on behalf of the HOA institute legal proceedings against such MEMBER and such MEMBER will be liable for and shall pay all legal costs on the scale as between attorney and own client together with collection commission and any other expenses and charges incurred by the HOA in obtaining recovery;
- 12.4 Nothing in the aforegoing shall derogate from or in any way diminish the right of the HOA to institute proceedings in any court of competent jurisdiction for recovery of any money due by any MEMBER arising from any cause of action whatsoever or for any other relief;
- 12.5 In the event of any breach of this CONSTITUTION by the members of any MEMBER'S household or his invitees or lessees, such shall be deemed to have been committed by the MEMBER himself but, without prejudice to the aforegoing, the TRUSTEES shall be entitled to take or cause to be taken such steps against the person actually committing the breach as they may in their discretion deem fit, with or without instituting proceedings against the MEMBER.

# 13 TRUSTEES

13.1 The TRUSTEES of the HOA shall comprise 3 (three) TRUSTEES (DEVELOPER and two MEMBER TRUSTEES) until the first annual general meeting of the HOA whereupon the number of TRUSTEES shall be 4 (four) comprising 1 (one) DEVELOPER TRUSTEE and 3 (three) MEMBER TRUSTEES for as long

as the DEVELOPER is a MEMBER and upon the DEVELOPER ceasing to be a MEMBER the 4 (four) TRUSTEES shall be MEMBER TRUSTEES save that the HOA shall in general meeting held after the DEVELOPER has ceased to be a MEMBER be entitled to increase or decrease the number of TRUSTEES;

- 13.2 A TRUSTEE shall be an individual but need not in itself be a MEMBER provided that the majority of MEMBER TRUSTEES shall be MEMBERS;
- 13.3 A TRUSTEE shall, by accepting his appointment, as such, be deemed to have agreed to be bound by the provisions of this CONSTITUTION;
- Subject to the provisions of clause 13.5, each TRUSTEE shall continue to hold office until the annual general meeting of the HOA following his appointment, at which meeting each MEMBER TRUSTEE shall be deemed to have retired from office as such but will be eligible for re-election at such meeting. The DEVELOPER shall, by written notice to the TRUSTEES, be entitled to remove any DEVELOPER TRUSTEE appointed by the DEVELOPER and upon such removal or upon any DEVELOPER TRUSTEE ceasing to hold office for any other reason, by written notice, appoint in their stead another person or persons;
- 13.5 A MEMBER shall be deemed to have vacated his office as such upon:
  - 13.5.1 his conviction for any offence involving his dishonesty;
  - 13.5.2 him becoming of unsound mind or being found lunatic;
  - 13.5.3 him resigning from such office in writing;
  - 13.5.4 his death;
  - 13.5.5 him being removed from office by a resolution of TRUSTEES;
  - 13.5.6 him being disentitled to exercise a vote in terms of this CONSTITUTION provided he is a MEMBER TRUSTEE;
- 13.6 Notwithstanding the fact that a TRUSTEE shall be deemed to have vacated his office as provided in clause 13.5, anything done by such TRUSTEE in the capacity of a TRUSTEE in good faith shall be valid until the fact that he is no longer a TRUSTEE has been recorded in the Minute Book of the TRUSTEES. Should the office of a TRUSTEE fall vacant prior to the next annual general meeting of the HOA, the vacancy in question may be filled by the DEVELOPER if the vacancy is in respect of a DEVELOPER TRUSTEE and by the remaining MEMBER TRUSTEE if the vacancy is in respect of a MEMBER TRUSTEE and the person so appointed shall hold office until the next annual general meeting;
- 13.7 The first CHAIRMAN shall be appointed by the DEVELOPER and shall hold office until the first annual general meeting provided that such office shall ipso facto be vacated by the TRUSTEE who was appointed CHAIRMAN upon his ceasing to be a TRUSTEE for any reason;
- 13.8 Within 14 (fourteen) days of the holding of each annual general meeting of the HOA the TRUSTEES shall meet and shall elect from their own number the CHAIRMAN who shall hold office until the annual general meeting held next after his appointment, provided that, for as long as the DEVELOPER is a MEMBER,

the CHAIRMAN shall be a DEVELOPER TRUSTEE. The office of CHAIRMAN shall ipso facto be vacated by the TRUSTEE holding such office upon his ceasing to be a TRUSTEE for any reason. In the event of any vacancy occurring in the aforesaid office the TRUSTEES shall meet as soon as reasonably possible to appoint one of their number as a replacement in such office;

- 13.9 Save as otherwise provided in this CONSTITUTION, the CHAIRMAN shall preside at all meeting of the TRUSTEES and all general meetings of the HOA and shall perform all duties incidental to the office of CHAIRMAN and such other duties as may be prescribed by the TRUSTEES or by MEMBERS and shall allow or refuse to permit guests to speak at any such meetings, provided that any such guest shall not be entitled to vote at any meetings and provided further that a MEMBER'S spouse shall be entitled to speak at any meeting;
- 13.10 If the CHAIRMAN vacates the chair during the course of a meeting or is not present or is, for any other reason unable to preside at any meeting, the TRUSTEES present at such meeting shall choose another CHAIRMAN for such meeting;
- 13.11 If any CHAIRMAN vacates his office as CHAIRMAN or no longer continues in office for any reason, the TRUSTEES shall elect another CHAIRMAN who shall hold office as such for the remainder of the period of office of the first mentioned CHAIRMAN:
- 13.12 A TRUSTEE shall be disqualified from voting in respect of any contract or proposed contract or any litigation or proposed litigation or any dispute, with the HOA, by virtue of any interest he may have therein;
- 13.13 No contract concluded on behalf of the TRUSTEES shall be valid and binding unless it is concluded in accordance with the terms of the relevant RESOLUTION of TRUSTEES;
- 13.14 TRUSTEES shall be entitled to be repaid all reasonable and bona fide expenses incurred by them in or about the performance of their duties as TRUSTEES and/or CHAIRMAN, as the case may be, but save as aforesaid, shall not be entitled to any other remuneration, fees or salaries in respect of the performance of such duties;
- 13.15 TRUSTEES may not make loans on behalf of the HOA to MEMBERS or to themselves.

# 14 FUNCTIONS, POWERS AND DUTIES OF TRUSTEES

- 14.1 Subject to the express provisions of this CONSTITUTION, the TRUSTEES shall manage and control the business and affairs of the HOA, shall have full powers in the management and direction of such business and affairs, including the right of appointment and dismissal of any MANAGING AGENT, may exercise all such powers of the HOA and do all such acts on behalf of the HOA as may be exercised and done by the HOA and as are not by this CONSTITUTION required to be exercised or done by the HOA in general meeting subject however to such regulations as may have been made by the HOA in general meeting provided that no regulation made by the HOA in general meeting shall invalidate any prior act of the TRUSTEES which would have been valid if such regulation had not been made;
- 14.2 Save as specifically provided in this CONSTITUTION, the TRUSTEES shall at all times have the right to appoint and revoke, on behalf of the HOA the services of accountants, advocates, attorneys, auditors, architects, engineers, land surveyors, managing agents, town planners or any other professional firm or person or other employees whatsoever for any reason deemed necessary by the TRUSTEES on such terms as the TRUSTEES shall decide;

- 14.3 The TRUSTEES shall be obliged to appoint from time to time any designated service provider for the provision of services in the COMPLEX and which, without derogating from the generality thereof, shall include:
  - 14.3.1 Complex Agency Services;
  - 14.3.2 Security Services;
  - 14.3.3 Garden Services;
  - 14.3.4 Handyman Services;
- 14.4 The TRUSTEES shall have the right to vary, cancel or modify any of their decisions and resolutions from time to time;
- The TRUSTEES shall have the right to co-opt any person or persons chosen by them. A co-opted TRUSTEE shall enjoy all the rights and, be subject to all the obligations of the TRUSTEES provided that such co-opted TRUSTEE shall only serve until the next annual general meeting;
- 14.6 The TRUSTEES may, should they so decide, investigate any suspected or alleged breach by any MEMBER or TRUSTEE of this CONSTITUTION in such reasonable manner as they shall decide from time to time;
- 14.7 The TRUSTEES may make regulations and rules, whether termed HOUSE RULES or not, not inconsistent with this CONSTITUTION or any regulations or rules prescribed by the HOA:
  - 14.7.1 as to the resolution of disputes generally;
  - 14.7.2 for the furtherance and promotion of any of the objects of the HOA;
  - 14.7.3 for the better management of the affairs of the HOA;
  - 14.7.4 for the advancement of the interests of MEMBERS;
  - 14.7.5 for the conduct of TRUSTEES at meetings of TRUSTEES and meetings of the HOA;
  - 14.7.6 to levy and recover contributions from MEMBERS in accordance with clause 13;
  - 14.7.7 to levy and recover from MEMBERS monies which are necessary to defray the necessary expenses of the LOCAL AUTHORITY in the event of the LOCAL AUTHORITY imposing any levies and imposts against the HOA;
  - 14.7.8 to assist it in administering and governing its activities generally;
- 14.8 Without in any way limiting the powers granted, the duties and powers of the TRUSTEES shall further specifically include:
  - 14.8.1 the determination of what constitutes appropriate standards for residential living, maintenance, repairs, additions to and IMPROVEMENTS of all LAND UNITS. The

TRUSTEES shall be entitled to require any MEMBER, who shall be obliged, to repaint or renovate his IMPROVEMENTS if in the reasonable opinion of the TRUSTEES such IMPROVEMENTS require essential repairs, have become dilapidated or are not in keeping with the general high standards of the COMPLEX;

- 14.8.2 entering into of agreements with third parties on behalf of the HOA for any purposes of the HOA:
- 14.8.3 the employment on behalf of the HOA of agents, servants and any other party and the payment of such persons;
- 14.8.4 the taking of steps in all matters of common interest in respect of the HOA and, without detracting from the generality thereof, such as landscaping, maintenance of common sewage, electricity supply, common roadway, refuse facilities, removal of refuse and suchlike, where applicable;
- 14.8.5 the institution or defence of actions in the name of the HOA and to appoint legal representatives for such purpose.

# 15 GENERAL MEETINGS OF THE HOA

- 15.1 The first members meeting of the HOA shall be held within 60 (sixty) days from the date on which the HOA comes into existence at which meeting a management committee comprising of a minimum of 2 and maximum of 4 MEMBERS will be elected. The managements committee will be responsible for the implementation of all decisions taken at MEMBERS meetings as well as for the day to day running of the HOA.
- 15.2 Further meetings shall be convened by the management committee by giving 7 days written notice to MEMBERS provided that the members may all agree to dispense with such notice in respect of any such meeting. Provided that not less than 1 meeting shall be held in each and every year.
- 15.3 Upon the written request of at least 2 MEMBERS of the HOA, the management committee shall be obliged to convene a meeting in accordance with clause 15.2 above.
- 15.4 A quorum at all meetings shall be deemed to be at least 50% of the MEMBERSHIP at such time. In the event of a quorum not being present at any meeting, the meeting shall be postponed for a period of 3 working days to the same venue. The representatives present at the subsequent meeting shall constitute a quorum.
- 15.5 All resolutions shall be passed by simple majority.
- 15.6 The management committee shall hold office for one year after which a new management committee shall be elected. Retiring members of the management committee shall be eligible for re-election.

# 16 MEETINGS OF THE TRUSTEES

The TRUSTEES may meet for the dispatch of business, adjourn and otherwise regulate their meetings as they deem fit, subject to the provision of this CONSTITUTION;

- 16.2 Meetings of the TRUSTEES shall be held at least once every 6 (six) months;
- 16.3 A TRUSTEE may, provided he has the support in writing of 2 (two) other TRUSTEES, at any time convene a meeting of TRUSTEES by giving to the other TRUSTEES not less than 14 (fourteen) days written notice of a meeting proposed by him, which notice shall specify the reason for calling such a meeting; provided that in cases of urgency, such shorter notice as is reasonable in the circumstances may be given;
- 16.4 A RESOLUTION in writing signed by all the TRUSTEES shall be valid and effectual as if it had been passed at a meeting of TRUSTEES duly called and constituted;
- Any RESOLUTION of the TRUSTEES shall be carried by a simple majority of all votes cast. In the case of an equality of votes for and against a RESOLUTION, the CHAIRMAN shall have a second casting vote;
- The CHAIRMAN shall preside as such at all meetings of TRUSTEES provided that, should at any meeting of TRUSTEES the CHAIRMAN not be present within 15 (fifteen) minutes after the time appointed for the holding thereof, those present of the TRUSTEES shall vote to appoint a CHAIRMAN for the meeting who shall thereupon exercise all the powers and duties of the CHAIRMAN in relation to such meeting;
- 16.7 A TRUSTEE may be represented at a meeting of TRUSTEES by a proxy provided such proxy is a TRUSTEE;
- 16.8 The instrument appointing a proxy shall be in writing and signed by the TRUSTEE concerned but need not be in any particular form. The proxy shall be deposited with the Chairman at any time before the time appointed for the commencement of a meeting and shall be valid only for such meeting or any adjournment thereof;
- 16.9 The TRUSTEES shall:
  - ensure that minutes are taken of every meeting, although not necessarily verbatim, which minutes shall be reduced to writing without undue delay after the meeting has closed and shall then be certified correct by the CHAIRMAN of the meeting;
  - 16.9.2 cause such minutes to be kept of all meetings of the TRUSTEES in a minute book of meetings of TRUSTEES kept for that purpose;
  - 16.9.3 keep all books of meetings of TRUSTEES in perpetuity;
  - 16.9.4 on the written application of any MEMBER, make all minutes of their proceedings available for inspection by such MEMBER;
- 16.10 All RESOLUTIONS recorded in the minutes of any meeting of TRUSTEES shall be valid and of full force and effect as therein recorded with effect from the passing of such RESOLUTIONS and until varied or rescinded, but no RESOLUTION or purported RESOLUTION of TRUSTEES shall be of any force or effect or shall be binding upon the MEMBERS or any of the TRUSTEES unless such RESOLUTION is competent within the powers of the TRUSTEES;
- 16.11 Save as provided in this CONSTITUTION, the proceedings at any meeting of TRUSTEES shall be conducted in such reasonable manner and form as the CHAIRMAN of the meeting shall decide.

#### 17 MANAGING AGENT

- 17.1 The TRUSTEES shall, in addition to the powers contained herein, have the power from time to time, if deemed necessary, to appoint in terms of a written contract, a MANAGING AGENT to control, manage and administer the COMPLEX and to exercise such powers and duties as may be entrusted to the MANAGING AGENT, including the power to collect levies;
- 17.2 The TRUSTEES shall ensure that there is included in the contract of appointment of a MANAGING AGENT a provision to the effect that if the MANAGING AGENT is in breach of any of the provisions of his contract or if he is guilty of conduct which at common law would justify the termination of a contract between master and servant, the TRUSTEES may, without notice, cancel such contract of employment and the MANAGING AGENT shall have no claim whatsoever against the TRUSTEES and/or the HOA as a result of such cancellation.

#### 18 NOTICE OF MEETINGS

- An annual general meeting shall be called by not less than 7 (seven) days notice and a special general meeting by not less than 7 (seven) days notice. The notice shall specify the place, the day and the hour of the meeting and, in the case of special business in addition to any other requirements contained in this CONSTITUTION, the general nature of that business and the reasons for it shall be given in the manner hereafter mentioned or in such other manner, if any, as may be prescribed by the TRUSTEES to such persons as are, under this CONSTITUTION, entitled to receive such notices from the HOA; provided that a special general meeting or an annual general meeting of the HOA shall, notwithstanding that it is called by shorter notice than that specified in this CONSTITUTION, he deemed to have been duly called if it is agreed to by not less than 50% (fifty per centum) of MEMBERS having a right to attend and vote at the meeting;
- 18.2 The non-receipt of notice of a meeting by any person entitled to receive notice shall not invalidate the proceedings of that meeting;
- 18.3 The period of 7 (seven) days, as the case may be, is calculated from the day following the date on which the posting or transmission of notices to all members has been completed.

# 19 PROXIES

- 19.1 A MEMBER may be represented at an annual general meeting and/or general meeting by a proxy;
- 19.2 The instrument appointing a proxy shall be in writing signed by the MEMBER concerned or his duly authorised agent in writing but need not be in any particular form provided that where a MEMBER is more than one person any one of those persons may sign the instrument appointing a proxy on such MEMBER'S behalf. Where a MEMBER is a company, the proxy may be signed by any person authorised by resolution of the board of directors of the company or by its secretary and, where a close corporation, by any member of such close corporation and, where an association of persons, by the secretary thereof and, where a trust, by a person duly authorised by the trustees of such trust;
- 19.3 The instrument appointing a proxy and the Power of attorney or other authority (if any) under which it is signed or a notarially certified copy thereof shall be lodged with the HOA at least 24 (twenty four) hours before the scheduled time for the commencement of the meeting or adjourned meeting concerned. The instrument appointing a proxy shall be valid only for the specific meeting or the adjournment thereof;

19.4 Notwithstanding the aforegoing, the CHAIRMAN of the meeting may agree to accept a proxy tendered at any time before or during the meeting

#### 20 QUORUM

- 20.1 No business shall be transacted at any annual general meeting or general meeting unless a quorum is present when the meeting proceeds to business and when any RESOLUTION is to be passed. The quorum necessary for the holding of any meeting shall be 25% (twenty five per centum) of the total MEMBERS entitled to attend and vote thereat;
- 20.2 If, within 15 (fifteen) minutes after the time appointed for the commencement of the meeting, a quorum is not present, the meeting, if convened on the requisition of MEMBERS, shall be dissolved. In all other cases, the meeting shall stand adjourned to the same day in the next week at the same place and time and, if at such adjourned meeting, a quorum is not present, the MEMBERS present shall constitute a quorum.

## 21 AGENDA AT MEETINGS

In addition to any other matters required by legislation or by this CONSTITUTION to be dealt with at any annual general meeting, the following matters shall be dealt with at every annual general meeting:

- 21.1 the election of MEMBER TRUSTEES;
- the consideration of the financial statements of the HOA for the last financial year of the HOA preceding the date of such meeting;
- 21.3 the consideration of the budget as presented by the TRUSTEES and confirmation of levies as currently levied by the TRUSTEES;
- 21.4 the consideration of the report of the AUDITORS;
- 21.5 the appointment of the AUDITORS for the current financial year;
- 21.6 any other business pertinent to such meeting, including any RESOLUTIONS proposed for adoption by such meeting and the voting upon any such RESOLUTIONS.

## 22 VOTING

- 22.1 At every annual general meeting or special general meeting every MEMBER present in person or by proxy and entitled to vote shall have 1 (one) vote for each LAND UNIT registered in his name. Provided that if a LAND UNIT is registered in more than one person's name, then they shall jointly have 1 (one) vote:
- 22.2 At any meeting of MEMBERS a RESOLUTION put to the vote at the meeting shall be decided on a show of hands unless before or on the declaration of the result of the show of hands a poll shall be demanded by any MEMBER. If a poll is duly demanded it shall be taken in such manner as the CHAIRMAN directs

- and the result of the poll shall be deemed to be the RESOLUTION of the meeting at which the poll was demanded;
- 22.3 Save as expressly provided for in this CONSTITUTION, no person other than a MEMBER duly registered and who shall have paid every levy and other sum (if any) which shall be due and payable to the HOA in respect of or arising out of his membership and who is not under suspension, shall be entitled to be present and to vote on any question either personally or by proxy;
- Voting on any question of adjournment shall be decided on an ordinary majority of votes represented by MEMBERS entitled to attend and vote thereat present in person or by proxy;
- 22.5 Every RESOLUTION and every amendment of a RESOLUTION proposed for adoption by a general meeting shall be seconded at the meeting and, if not seconded, shall be deemed not to have been proposed;
- 22.6 Unless any MEMBER present in person or by proxy at a meeting shall, before closure of the meeting, have objected to any declaration made by the CHAIRMAN of the meeting as to the result of any voting, at the meeting, or to the propriety or validity of the procedure at such meeting, such declaration by the CHAIRMAN shall be deemed to be a true and correct statement of the voting and the meeting shall in all respects be deemed to have been properly and validly constituted and conducted and an entry in the minutes of the HOA to the effect that any motion has been carried or lost with or without a record of the number of votes recorded in favour of or against such motion shall be conclusive evidence of the RESOLUTION so recorded if such entry conforms with the declaration made by the CHAIRMAN of the meeting as to the result of any voting at the meeting.

## 23 SPECIAL RESOLUTION

- 23.1 A resolution shall be a special resolution if it relates to:
  - 23.1.1 any amendment to this CONSTITUTION; or
  - 23.1.2 material changes to the area of, intended use of or construction of any improvements, on the COMMON AREA;
- 23.2 Special resolutions shall be passed at special general meetings properly called and constituted in terms of this CONSTITUTION, by no less than 50% (fifty per centum) of the members present, in person or by proxy, voting, by poll, in favour thereof.

# 24 FINANCIAL YEAR END

The financial year end of the HOA is the last day of October of each year.

#### 25 ACCOUNTS

- 25.1 The TRUSTEES shall cause proper books of account and records to be kept so as fairly to explain the transactions and financial position of the HOA including:
  - 25.1.1 a record of the assets and liabilities of the HOA:
  - 25.1.2 a record of all sums of money received and expended by the HOA and the matters in respect of which such receipt and expenditure occur;
  - 25.1.3 a register of MEMBERS showing in each case their addresses;
  - 25.1.4 individual ledger accounts in respect of each MEMBER;
- 25.2 On the application of any MEMBER the TRUSTEES shall make all or any of the books of account and records available for inspection by such MEMBER;
- 25.3 The TRUSTEES shall cause all books of account and records to be retained for a period of 6 (six) years after completion of the transactions, acts or operations to which they relate;
- 25.4 The HOA in general meeting or the TRUSTEES may from time to time make reasonable conditions and regulations as to the time and manner of the inspection by MEMBERS of the accounts and books of the HOA, or any of them, and subsequent to such conditions and regulations, the accounts and books of the HOA shall be open to the inspection of MEMBERS at all reasonable times during normal business hours;
- 25.5 At each annual general meeting the TRUSTEES shall lay before the HOA financial statements for the immediately preceding financial year of the HOA or, in the case of the first period since the date of commencement of the HOA, made up for that period. Such financial statements shall be drawn up in accordance with generally accepted accounting practice and shall be accompanied by such additional reports as may be necessary at the discretion of the TRUSTEES.

# 26 DEPOSIT AND INVESTMENT OF FUNDS

- The TRUSTEES shall cause all monies received by the HOA to be deposited to the credit of an account or accounts with a registered commercial bank in the name of the HOA and, subject to any direction given or restriction imposed at a general meeting of the HOA, such monies shall only be withdrawn for the purpose of payment of the expenses of the HOA or investment;
- Any funds not immediately required for disbursements may be invested in a savings or similar account with any financial institution or any other registered deposit receiving institution approved by the TRUSTEES from time to time;
- 26.3 Interest on monies invested shall be used by the HOA for any lawful purpose in the interest of the HOA.

# 27 AUDIT

27.1 Once at least in every year, the accounts of the HOA shall be examined and the correctness of the income and expenditure account and balance sheets ascertained by the AUDITORS;

27.2 The duties of the AUDITORS shall be regulated in accordance with general practice and applicable professional standards.

# 28 LEGAL PERSONA AND INSTITUTION OF ACTION

28.1 It is recorded here that this HOA constitutes its own legal persona, quite separate and distinct from the members who constitute the HOA. The HOA shall be entitled to institute action out of any court, having jurisdiction for all or any of the obligations and duties imposed upon the MEMBERS in terms hereof.

# 29 INDEMNITY

- All the TRUSTEES are indemnified by the HOA against any liabilities bona fide incurred by them in their capacities as such and in the case of the CHAIRMAN in his capacity as CHAIRMAN, as well as for all costs, losses and expenses (including travelling expenses) which they may incur or become liable for by reason of any authorised contract entered into, or any authorised act or deed done, in the discharge of any of their duties and, without detracting from the generality thereof, whether defending any proceedings, civil or criminal or otherwise in which relief is granted by a Court;
- 29.2 A TRUSTEE shall not be liable for the acts, or omission of the AUDITORS or of any of the other TRUSTEES whether in their capacities as TRUSTEES or as CHAIRMAN or for any loss or expenses sustained or incurred by the HOA through the insufficiency or deficiency of any security in or upon which monies of the HOA are invested or for loss or damage arising from the insolvency or wrongful act of any person with whom any monies, securities or effects are deposited or for any loss or damage occasioned by any error of judgement or oversight on his part or for any loss, damage or misfortune of whatsoever nature occurring in the execution of his duties or in relation thereto unless occurring as a result of mala fides, breach of duty or breach of trust.

# 30 OWN RISK

Any person using any of the services, land or facilities of the HOA does so entirely at his own risk.

# 31 DOMICILIUM

- 31.1 The TRUSTEES shall from time to time determine the address constituting the domicilium citandi et executandi of the HOA, subject to the following:
  - 31.1.1 such address shall be the address of the CHAIRMAN or of a resident TRUSTEE nominated by the TRUSTEES or the address of any duly appointed MANAGING AGENT;
  - 31.1.2 the TRUSTEES shall give notice to all MEMBERS of any change of such address;
- The domicilium citandi et executandi of each MEMBER shall be the street address of the MEMBER'S LAND UNIT;
- 31.3 It shall be competent to give notice by telefax or electronic mail where the MEMBERS'S telefax number or electronic mail address is recorded with the TRUSTEES:
- 31.4 A MEMBER may by notice in writing to the TRUSTEES after his domicilium provided such new address

- may not be a post office box or post restante and provided such address is within the Republic of South Africa and shall not be effective until 14 (fourteen) days after receipt of such notification;
- Notwithstanding anything to the contrary herein contained, a written notice or communication actually received by a MEMBER shall be adequate written notice or communication to such MEMBER notwithstanding that it was not sent to or delivered at his domicilium citandi et executandi;
- 31.6 Any notice to a MEMBER:
  - 31.6.1 sent to him by prepaid registered post in a correctly addressed envelope at his domicilium citandi et executandi shall be deemed to have been received on the 7th (seventh) day after posting (unless the contrary is proved); or
  - 31.6.2 delivered by hand to a responsible person at his domicilium citandi et executandi shall be deemed to have been received on the day of delivery; or
  - 31.6.3 successfully transmitted by telefax or electronic mail to his chosen telefax number or electronic mail address shall be deemed to have been received on the 1st (first) day after the date of transmission (unless the contrary is proved).

#### 32 AMENDMENT

32.1 The HOA/TRUSTEES shall be entitled to add to, amend, substitute or repeal in writing any provision hereof.

# 33 APPENDIX A: HOUSE RULES AND REGULATIONS

## 33.1 COMMON GROUND AREAS

- 33.1.1 No common property buildings may be used as storage by individual members.
- 33.1.2 The HOA, its office bearers or employees are not responsible for any accident or incident, which occurs at CINNAMON DOVE.
- 33.1.3 The use of communal areas for private functions will require the consent of the Trustees.

## 33.2 ROADS

- 33.2.1 Within common property vehicles are not to be driven in any manner that is not in the interest of safety or create a nuisance.
- 33.2.2 A speed limit of 10kph is applicable on all roads in CINNAMON DOVE.
- 33.2.3 Persons using the roads do so at their own risk.
- 33.2.4 Only licensed drivers may use the roads at CINNAMON DOVE.
- 33.2.5 Persons using rollerblades, skateboards or similar equipment do so at their own risk and are advised that pedestrians and vehicles have right of way on said roads.

# 33.3 VEHICLES

- 33.3.1 Vehicles may be parked only on such areas of the common property as are specifically indicated by the Trustees for that purpose and in such a way that the flow of traffic and access to and from garages or parking bays is not obstructed.
- 33.3.2 An owner or occupier of a unit shall ensure that another's exclusive use area for parking is not used unless by prior arrangement with said owner.
- 33.3.3 Vehicles not in use or which drip oil or brake fluid or that is not roadworthy may not be parked on the common property. Caravans, trailers, and boats may not be parked on any other common property areas.
- 33.3.4 No person may dismantle or effect major repairs to any vehicle on any of the common property. Trustees may cause to be removed or towed away, at the risk and expense of the owner of the vehicle, any vehicle parked, standing or abandoned in the common property in contravention of these rules.
- 33.3.5 All repairs to vehicles or maintenance thereon shall be carried out within the boundary of the member's property and within daylight hours.

## 33.4 REFUSE - HOUSEHOLD AND GARDEN

- 33.4.1 Members are requested to place their domestic refuse in black plastic bags in the designated area (on the pavement only) early every Wednesday morning. Bags should be properly secured to avoid spillage.
- 33.4.2 At all other times refuse must be kept within the boundaries of your property and should not be visible to the road or other members. It must be kept in a hygienic and dry condition in an acceptable container.
- 33.4.3 Garden refuse, which cannot be removed by the Municipal service, must be disposed of by the member.
- 33.4.4 The member shall remove rubble from building or construction work as soon as possible.

#### 33.5 VISITORS

- 33.5.1 Visitors to CINNAMON DOVE will only be admitted on the authority of a member.
- 33.5.2 A member who authorizes admission of any visitor takes responsibility for their behaviour and actions.
- 33.5.3 The member becomes responsible for any breakage or damage caused by visitors to any house or facility at CINNAMON DOVE
- 33.5.4 Members must ensure that visitors, including children (staff and resident non-members) are aware of, understand and comply with the rules and regulations.

#### 33.6 NOISE

- 33.6.1 Members shall limit noise to acceptable levels at all times. Rowdy and boisterous behaviour and excessive noise is not permitted.
- 33.6.2 No moving of lawns or the use of motorized tools & equipment shall be permitted between 8:00pm and 8:00am daily.
- 33.6.3 Quiet should especially be observed between midnight and 7:00am.
- 33.6.4 Music and TV's must not be played at a volume, which may disturb others.
- 33.6.5 No musical instruments, car radios, disc players to be played in common ground area unless permission has been granted by the trustees for special functions.
- 33.6.6 Hooters shall only be used within common property for emergencies.
- 33.6.7 Hobbies or other activities that cause excessive noise, unpleasant odour or a nuisance to other members are not permitted.

## 33.7 PETS

- 33.7.1 Municipal byelaws pertain at CINNAMON DOVE.
- 33.7.2 Pets may be kept provided they are restrained from leaving their owner's property unattended, and provided they do not constitute a nuisance to other members. Persistent barking of dogs, howling of cats or any other disturbance by household pets is not permitted and must be stopped by the owner.
- 33.7.3 Trustees of the Home Owners Ass. Shall have the right to enforce removal of any pet causing problems.
- 33.7.4 No visitor's pets will be allowed the freedom of common property.

# 33.8 WASHING

- 33.8.1 No items such as washed carpets or bathroom linen to be hung over front balconies and walls.
- 33.8.2 No unsightly items to be placed where visible from outside the buildings or from any unit.

## 33.9 LIABILITY

33.9.1 CINNAMON DOVE Home Owners Association shall not be liable for any loss, damage or accident that may occur within the parameters of CINNAMON DOVE. All risk remains with the members.

# 33.10 SECURITY

33.10.1 Ensure that the main gates are closed behind you on entering or leaving the complex. No unauthorized persons may then enter CINNAMON DOVE. Each member is responsible for the security of their unit.

# 33.11 LETTERBOXES

33.11.1 Must be regularly emptied.

# 33.12 PARKING ON PAVEMENT AREA

33.12.1 No parking in water meter areas.

#### 33.13 TREES

33.13.1 Members must see that no tree or other vegetation becomes a hazard to any property.

# 33.14 SIGNS AND NOTICES

33.14.1 No owner or resident shall place any sign, notice, billboard or advertisement of any kind

whatsoever on any part of the common property or pavement unless approved by the trustees/HOA.

33.14.2 "For Sale" notice only in the event of a Show House on the said day.

#### 33.15 LITTERING

33.15.1 An owner or occupier of a section shall not deposit, throw, or permit or allow to be deposited or thrown on the common property any rubbish, including dirt, cigarette butts, food scraps or any litter whatsoever.

## 33.16 DOMESTIC EMPLOYEES

- 33.16.1 An owner or occupier of a section shall be responsible for the activities and conduct of his domestic employees and shall ensure that they understand and do not breach any rules, law or by-laws which may affect the scheme.
- 33.16.2 Domestic employees and their visitors may not loiter on common property.

# 33.17 OUTSIDE APPEARANCE

33.17.1 No frontage alteration in design or extension of a unit shall be permitted without the consent of the Trustees/HOA.

## 33.18 OVERCROWDING

- 33.18.1 An owner, whether or not he personally occupies his property, shall at all times ensure that the number of persons who permanently occupy the section does not exceed an acceptable norm. A three bed roomed home = six persons maximum.
- 33.18.2 For the purpose of this rule a person who regularly sleeps on the property shall be deemed to permanently reside in that section. Notwithstanding the aforegoing, and with the prior written consent of the trustees (which shall not be unreasonably withheld) the owner may allow additional persons temporarily to reside in his unit.

## 33.19 LETTING OF UNITS

33.19.1 The owner of a unit shall be obliged to ensure that any tenant of his or other persons granted rights of occupancy by him/her is obliged to comply with these conduct rules, a copy of which shall be handed to such tenant, notwithstanding any provision to the contrary contained in any lease or any grant of occupancy.

# 33.20 STORAGE OF INFLAMMATORY MATERIAL OR DANGEROUS ITEMS

33.20.1 An owner or occupier of a section shall not store any material, or do or permit or allow to be

done, any dangerous act in the building or on the common property, which will endanger others or may increase the rate of the premium payable by the HOA on any insurance policy.

# 33.21 BUSINESS

1.28.1 No business may be permitted on the premises without prior acceptance by the HOA/Trustees.

# 33.22 ANIMALS

33.22.1 No slaughtering of animals within the outer boundary of CINNAMON DOVE or on the perimeter pavement and in the open space adjacent to the property.