

COMMUNITY HANDBOOK

Last Revision: May 23, 2016

This handbook will be updated from time to time. You will find all documents that are referenced Within this handbook as well as the most recent version of this handbook on your Community Portal on our website at (www.veritymgt.com).

Table of Contents

New Homeowners Quick Reference	
Information 4	
Architectural Control Committee	5
Architectural Standards	5
Architectural Approval Process	6
Covenants, Conditions and Restrictions	6
Some Guidelines for Home Improvements and Modifications	7
Homeowner Assessments	8
Renters	8
Community Design Guidelines	
Community Pool Rules	8
Neighborhood Complaints	9
Neighborhood Safety	10
Parking and Storage	10
Covenant Enforcement	11
Water Rotation Schedule	11
Pressurized Irrigation System	12
Landscape Maintenance	12
Other Tips and Reminders	13
Our Management Company	14
Other Important Phone Numbers	14 3

Welcome to The Preserve!

Welcome to the neighborhood! We are proud of our community and look forward to getting to know you. To help you understand and appreciate our special neighborhood, we are pleased to provide this Homeowner's Handbook. It contains important information including the organization and management of our Owners Association, rules and expectations, and other items of interest and importance for you to live well in The Preserve.

Like most communities, we share ownership of many things including membership in our Homeowners' Association. The common goals of our association are to preserve and enhance the value and appeal of our neighborhood for those who own homes here.

We ask for your participation in achieving these goals by following the requirements and expectations contained in the covenants and in this handbook.

We welcome your thoughts, concerns, ideas and suggestions, so please feel free to contact us any time. You'll find information on how to do this at the end of this handbook.

Sincerely,

The Preserve Board of Directors

New Homeowners Quick Reference Information

ACCESS THE WEBSITE:

For valuable information and to get important announcements: Go to www.veritymgt.com

- Click on Condos & HOA's. .
- Find your community (password 825)

EMAIL NOTIFICATION SYSTEM:

It is very important to be a part of the email notification system as this is the main source of communication between the association and homeowners. Information such as irrigation being unexpectedly turned off, upcoming events, neighborhood newsletters, and pool closures, etc. is all transmitted via email. Please email your address to your neighborhood manager. This information will be kept private and will not be shared or distributed.

ONLINE NEWSLETTERS:

Newsletters are typically posted online in January, April, July and October. You must access the website to view the newsletters. If you are on the email notification system you will also be sent an electronic copy of the newsletter. If you do not have access to the internet please contact your neighborhood manager, who will get you a copy of the newsletter.

KEY CARD:

Included in this handbook is a "Homeowner Information Form" and a "Pool Rules and Regulations Acknowledgment." To obtain a key card to access the pool please complete these forms included in the back of your handbook or on our website and either email, fax, mail or drop off the form to us. Key cards will be mailed to you upon receipt of the requested information above.

WATER ROTATION SCHEDULE AND WINTERIZATION PROCESS:

Please refer to pages 11-12 to learn about the irrigation system and watering schedule. At the beginning of the season if you do not have water, please check both your main valve and the curb stop valve before calling Verity. The curb stop valve is usually located underground and identified by a 4" white pipe sticking out of the ground towards the rear of your property. At the end of the season please close your main valve, not the curb stop valve to avoid causing problems when the main system is blown out. Additionally, do not forget to winterize your sprinklers.

Architectural Control Committee

The Architectural Control Committee exists to help ensure consistent application of architectural specifications and standards. All proposed exterior modifications and additions to homes and landscaping must be reviewed and approved in advance by the Committee.

ARCHITECTURAL APPROVAL: The Architectural Control Committee (ACC) must approve any modification or addition to the exterior architecture or major landscaping on any lot in The Preserve in advance and in writing. Please carefully read the entire Architectural Design Guidelines section of this handbook located in the back before beginning any modification or addition project.

To access the Architectural Application Request Form:

- Go to <u>www.veritymgt.com</u>
- Click on Condos & HOA's.
- click on ARC application box to fill out electronically

Architectural Standards

The Architectural Control Committee (ACC) must approve any modification or addition to the exterior architecture or major landscaping on any lot in The Preserve in advance and in writing. This committee shall include at least two people appointed by the developer or the manager. Members of this committee may be removed at any time by the developer or the manager. The ACC may consider subjective criteria such as compatibility with surrounding structures and overall design, as well as objective criteria such as quality of materials, exterior building and trim, paint color, roof material and color, and engineering specifications in making an approval or disapproval. In general, the ACC shall follow the requirements of Article 6 of the Declaration of Covenants, Conditions and Restrictions and the Guidelines for Home Improvements and Modifications in this Homeowner's Handbook. You may also refer to the Design Guidelines document (attached). This document is also available on your community website portal through veritymgt.com

Architectural Approval Process

Please note the ACC meets on the first and third Thursdays of each month. To receive an approval within the 20-day timeframe please ensure that your ACC Application is complete.

The ACC shall use the following process when considering a request for architectural approval.

- 1. The Architectural application and supporting documents shall be completed by the requesting homeowner and filled out electronically on the Verity Property Management website. Full plans and specifications must be submitted for approval before any construction begins on any addition or modification to the exterior architecture or landscaping of any home. Please see page 4 for instructions on where to find the ACC Application Request Form.
- ACC shall decide to approve, decline or request further information from the homeowner.
 Verity will inform the homeowner of the ACC's decision within 20 days of the received date of application.
- 3. The ACC may approve or deny a homeowner's request, or approve a request with conditions agreed upon by both the ACC and homeowner. If not approved, the ACC may offer alternative ideas or suggestions that may possibly be approved.
- 4. Decisions and interpretations of the ACC, including decisions resulting from appeal, shall be considered final.
- An inspection of your project will be completed after approval is granted and your project is complete. Please call or email Verity when you are ready for inspection or if your project will be delayed.
- 6. Homeowners may not use any common areas for access to their construction projects without prior approval of the ACC. **IF** access is granted the homeowner will be required to submit a \$1,000 refundable deposit to Verity. If common area is damaged, the homeowner will have 14 days after completion of the project to restore the common area to its original condition. The deposit will be used if the deadline is not met to repair any common area damaged as a result of the homeowner or contractors of the ACC project. Any remaining deposit money will be refunded within 30 days after the common area is completely restored, the ACC has been notified of project completion and the common area has been inspected.

Covenants, Conditions and Restrictions

All properties and common areas within The Preserve are guided by a set of Covenants, Conditions, and Restrictions (CC&Rs). This legal document is provided to each homeowner during financial closing, and each homeowner is legally required to abide by its conditions. If you do not have a copy of the CC&Rs, please contact your title insurance company for a free copy or go to Verity's website to print a copy of your community CC&Rs (see page 4 "Access the Website" for instructions).

Some Guidelines for Home Improvements and Modifications

(You will find a complete list of the Design Guidelines at the back of this handbook)

- House Numbers: House numbers shall be of adequate size and their location their location shall be easily visible from the street. Make certain house numbers are not blocked by landscaping or decorative objects.
- Antennae and Receiving Devices: All such devices shall not require prior approval by the Architectural Control Committee before installation. In general, all such devices shall be installed in such a way as to be hidden from view from the front of your home and from adjoining property owners as much as possible and not visible from the street.
- Mail Boxes: Each home was supplied with a mail box by the developer. Changes or alterations to the mail box and post are not allowed. Maintenance and replacement of the mailbox, if necessary, is the responsibility of the homeowner. Decorative paintings or individual expressions are prohibited on mailboxes.
- Landscaping: Each lot in the Preserve was provided with front yard landscaping. All landscaping is to be complementary to the style, size and value of the residence. Rear landscaping must be completed within 90 days of occupancy or if moving in after irrigation water is turned off, you will have up to 90 days after the irrigation is turned on. Planting seasonal flowers and shrubs, replacing dead or weak trees and other routine landscape maintenance and enhancement activities do not require prior approval. Changing the nature or structure of bedding areas, modifying the slope of land on the lot and removing existing landscape materials is also prohibited, this also includes the colors of rocks being used in front and side landscaping beds. Those colors must be in harmony with the natural landscape and aesthetic appearance of the community.

Each Owner shall, at all times, at their own cost and expense, maintain in good, healthy, and attractive condition all landscaping on the Owner's Lot and every part thereof, including the lawn, plants, trees and shrubs. Owner shall keep the Lot generally free of weeds and harmful insects. Owner shall be responsible for all snow and ice removal and otherwise keep the Lot free of trash. Owner shall mow the lawn at least once a week during the growing season, keep all plants, trees and shrubs pruned and trimmed and sufficiently water all landscaping to maintain a lush and healthy appearance. In the event an Owner shall fail to meet the requirements above, the Association, by and through its Manager, shall begin the "Covenant Enforcement" procedure stated in this Handbook. The Association may recover such costs as allowed by law and in the CC&R's.

The Architectural Control Committee must approve all additions or modifications to existing landscaping in advance. Examples include but are not limited to: lawn ornaments such as gnomes, animals and other statues, ladders, benches, water features, arbors or ornamental garden structures such as a bridge. Patio furniture (non-collapsing) is allowed on the front porch, however the ACC reserves the right to request that furniture not in harmony with the aesthetic appearance of the community be moved to the backyard. Individual expressions in the front landscaping of your home are prohibited without prior approval from the ACC. American flags may always be used without prior approval from the ACC.

Homeowner Assessments

Under authority in the CC&Rs, the Homeowners' Association levies and collects an assessment from each homeowner. The annual homeowner assessments cover costs such as maintenance of common areas, pools, signs, utilities, neighborhood communications and other operating expenses. Financial statements that reflect the use of the assessments are prepared regularly and are available to all homeowners.

Renters

Leasing/Renting your home is limited by the CC&Rs of The Preserve under specific circumstances outlined in the CC&Rs (Section 6.23). In short, homeowners may *only* lease to family members. If it becomes necessary to lease/rent your home, please make sure your tenants have a copy of this handbook and the CC&Rs. Notify Verity of the names and phone numbers for your tenants so they can be properly welcomed to the neighborhood and receive newsletters and notices. Many times, landscape maintenance suffers on rental properties. Be sure to make arrangements for landscape maintenance in keeping with neighborhood standards. It is the homeowner's responsibility to make sure the renters are following the CC&Rs. If you need assistance, contact Verity for the names of landscape maintenance contractors who can help.

Community Design Guidelines

Please find the The Preserve Design Guidelines available to download on the Verity Website Community Portal (see page 4 for portal instructions).

Community Pool Rules

Please find the The Preserve Pool Rules and Regulations available to download on the Verity Website Community Portal (see page 4 for portal instructions).

Neighborhood Complaints

Neighborhood complaints will be handled and addressed on a case-by-case basis by our Management Company. Complaints should be made in writing for record keeping and documentation via e-mail or letter sent via U.S. Postal Service. You must identify yourself in your complaint, but your identity will be kept confidential. Anonymous complaints are not considered a valid way to register a complaint or concern. Here are some of the most common complaints by homeowners:

- Loudness and Music: Please keep radios and music devices low if used outside. Loud or boisterous outside activities should be avoided at all times. Please contact your local Police Department regarding noise violations.
- Pet Etiquette: Pets should be on a leash and under control at all times when outside the confines of fenced areas of your yard. Cats should not be allowed to roam free at any time. The pet owner must remove pet litter immediately. Barking and pet nuisances should be reported promptly to your local police department and/or animal control.
- Parking Vehicles: Vehicles should be parked in the garage or driveway. To improve safety for children, joggers, cyclists, and pedestrians, and for aesthetic reasons, avoid parking in the street. If you have guests, ask them to park in your driveway. Avoid parking in a cul-desac.
- **Speeding:** Please drive at the required speed limit of 25 mph throughout the neighborhood at all times except in the designated school zones of 20 mph. The Preserve has many children playing and traveling to and from schools and the park.
- Trash Receptacles: Put your trash receptacles and recycling bins at curbside on the morning
 of trash pick-up. Receptacles and bins must be stored out of sight as soon as possible after
 trash pick-up.
- Christmas/Holiday Lights: The Architectural Control Committee has developed standards for Seasonal Lighting. Christmas lights and decorations are permitted to be up after November 1st only. All Christmas lights, including tabs, and decorations must be removed by January 31st or sooner if weather permits. Permanent hooks, if they are nice and appear to be harmonious with the home and the overall aesthetic goals of the community, may remain on the house throughout the year. The ACC reserves the right to request the removal of those hooks if they feel they are a distraction.
- Vandalism: Any vandalism witnessed should be reported to your local Police Department first, and then an immediate follow-up needs to be reported to Verity.

Neighborhood Safety

The speed limit in The Preserve is 25 mph. Violators should be reported promptly to the police, noting the vehicle identification and license number.

Avoid parking on sidewalks at any time, even partially. Vehicles parked on sidewalks represent a safety hazard for children and an inconvenience for pedestrians.

Only vehicles and bicycles should use streets. Avoid using neighborhood streets for any type of play including basketball, street hockey or other sports.

Parking and Storage

Vehicles used for everyday transportation should be parked in the garage. For safety and visibility of drivers, avoid parking in the street. Visitors should avoid parking in the street if possible. If it is necessary to park on the street, it must be for a short period of time only and a vehicle's passenger side tires must be within 6 inches of sidewalk. Vehicles must always be facing the same direction as traffic flow to prevent receiving a ticket.

Other than the driveway leading directly to the garage, no other parking on driveway areas are allowed in front yards. Parking is not allowed behind the fence unless it is below the fence line and cannot be seen from the street. If you back up to the common area or have wrought iron fence that you can see through you may not have any parking behind the fence. Parking beside driveways or beside homes is not permitted unless approved in advance from the Architectural Control Committee.

It is permissible to park your RV and other recreational vehicles in your driveway/street for up to 48 hours for cleaning, loading and unloading only. Management strictly enforces parking and/or storing of these items.

While in use for hauling items such as furniture, recreational vehicles, landscape or construction materials, it is okay to have a utility trailer parked in your driveway. However, such trailers should be parked out of sight as soon as possible after use.

The primary use for garages should be to park vehicles and the secondary use should be for storage. Garage doors should remain closed when not in use. If you have a window in your garage that can be seen from the street please make sure that it is covered with drapes or blinds which shall be of a color, texture, or material that is in harmony with the exterior appearance of your home.

Back yard storage sheds are allowed if they are approved in advance by the Architectural Control Committee. Please see the Design Guidelines for the specific criteria with regards to sheds.

Covenant Enforcement

All members of our neighborhood have acknowledged and, by acceptance of a deed to their homes, have agreed to abide by the Covenants, Conditions and Restrictions (CC&Rs) of The Preserve. Covenant enforcement is an essential part of association management and an implied if not directly stated requirement of covenants. The following four-step procedure is designed to move the covenant enforcement effort along swiftly while giving a homeowner ample time to respond and react.

Step One: A Covenant Reminder Notice is completed and a copy left on the doorstep or mailed to the owner of the home in question.

Step Two: If the apparent violation is not corrected and the homeowner has not contacted Verity within ten days, the Neighborhood Manager makes an attempt to contact the homeowner by phone, mail or email in another attempt to resolve the matter. If contact cannot be made or if the homeowner is unresponsive, the matter is turned over to the Director of Association Managment (See Step 3).

Step Three: A notice is sent by the Verity Office offering the homeowner two options for contacting Verity to resolve the matter. The memo advises the homeowner of the next step, Step 4, where the violation will be turned over to legal counsel. The attorney's costs and fees will be billed to the homeowner.

Step Four: If the homeowner does not respond within ten days to the Step 3 Memo from Verity, the matter is turned over to legal counsel. Legal counsel mails a certified letter with return receipt requested and also sends the letter by regular mail. If legal counsel receives no response within ten days, legal counsel provides advice and a decision is made on how to proceed with the case. Legal costs will be billed to the homeowner's account. The homeowner is responsible for all legal fees involved.

Water Rotation Schedule

The Preserve has adopted a voluntary water rotation schedule to manage the flow of irrigation water in our community and to assist our homeowners in maintaining consistent water pressure, conserve water and to prevent overwatering. If your house number is an even number your rotation schedule is Mondays, Wednesdays, and Fridays. If your house number is an odd number please only water on Tuesdays, Thursdays, and Saturdays. Sunday is an open watering day to be used when needed. Please set your sprinklers to your rotation days. This rotation schedule may periodically change and any changes will be communicated through email, newsletters, signs around the neighborhood, and/or your neighborhood manager.

Pressurized Irrigation System

Each home in The Preserve is supplied with landscape irrigation water through a pressurized system that is completely separate from the domestic water system in the community. Your home is levied an irrigation assessment. The assessment is sent to the Owners Association and paid as part of the regular homeowner assessment. You are responsible for operating and maintaining the irrigation system on your lot up to the curb stop valve that connects to the community pressure irrigation system. The system beyond that valve is maintained and operated by Drainage District #2. Homeowners are responsible for the repair and upkeep of the sprinklers in the park strip directly in front of their homes. Please use the main valve installed as part of your irrigation system, not the curb stop valve, when winterizing your system.

Homeowners should clean the filter that is part of their own irrigation system as well all individual sprinkler filters each year when the system is turned on and periodically throughout the season. If you are not getting water when the subdivision's irrigation is on, check your filter before calling a service person.

Landscape Maintenance

The level and quality of landscape maintenance in our neighborhood is an important component of neighborhood appeal. Accordingly, all homeowners are expected to maintain their landscaping in a way that at least meets the following standards:

Landscape Materials: All yards including front, back, and side yards should be landscaped and maintained in an attractive manner with sod, perennials, shrubs, and trees.

Watering: Please see the Water Rotation Schedule on page 11. Overwatering will create the need for additional maintenance including additional fertilization and weed control applications, and it also increases the mosquito population.

Ground Covers: Bedding areas should be covered with an approved ground cover such as perennials, bark, rocks or mulch.

Trees: Lot size and respect for your neighbors should be considered when selecting the type, location and number of trees used in your landscape. Please submit an ACC Application when adding or changing trees in your yard.

Fertilizer Applications: Fertilizer and weed control should be applied at a rate and frequency that will sustain a healthy and weed-free lawn. Generally this will require at least two applications of fertilizer and weed control each year.

Weed Control: Lawns and bedding areas should be essentially weed-free at all times.

Mowing and Trimming: Lawn areas should be mowed at least once every seven days. Edging and trimming should be done along with mowing on the same schedule.

Billbug Treatment: Treatment should begin early in May and continue through summer to prevent serious damage to your lawn or a neighbor's lawn. Billbugs are very common in our area, usually during the hottest days of summer.

Other Tips and Reminders

- Landscape maintenance is very important. All homeowners are expected to keep their landscaping beautiful. Management heavily enforces landscape maintenance with CC&R reminder notices.
- Portable basketball hoops must be placed only on the side of driveways and never on sidewalks, streets, in cul-de-sacs, or facing onto these areas. Permanent basketball hoops may be installed but only with approval from the Architectural Control Committee.
- The Association schedules neighborhood-wide garage sales each year usually in the spring.
 Members are asked to avoid having individual garage or yard sales throughout the year.
- Trash removal day is Mondays. Please place your trash in closed containers at curbside on the morning of pick-up. Please remove trash containers and recycling containers by the end of the day and store them out of sight. If a holiday falls on any weekday, then trash services for that week are on the next business day. This schedule applies to the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.
- Always complete an Architectural Application prior to making any changes to your home exterior or to your yard landscaping.
- Signs are prohibited in all common areas and on structures, i.e.: for sale signs, personal services and/or party invites. For Sale signs on vehicles are also prohibited. The only signs allowed in the common areas are those belonging to The Preserve and The Preserve Events. Open house signs are allowed from 8:00 am to 6:00 pm only. Any unauthorized signs will be removed and discarded.
- No exterior clotheslines shall be erected or maintained and there shall be no outside laundry or drying of clothes. Further, no clothes washers, clothes dryers, refrigerators or freezers may be kept, stored, or operated on any patio, porch, or other exterior area.
- No portion of any drapes, blinds, or curtains which are installed on the interior of any residence, which may be seen from outside such residence, shall be of a color, texture, or material which, in the reasonable opinion of the Architectural Control Committee, is not in harmony with the exterior appearance of all residences.
- If you have windows that allow others to see into your garage from the street or sidewalk, please use an appropriate window treatment to conceal the interior of your garage. This does not include the windows in your actual retractable garage doors.

Our Management Company

In The Preserve, our management company has broad administrative and decision-making authority over the affairs of our Owners Association. Through regular meetings and reporting, Verity representatives maintain ongoing communication with our Board of Directors in The Preserve. Please feel free to contact Verity at any time with your ideas, suggestions and concerns. Your Neighborhood Manager is listed below.



Other Important Phone Numbers

Animal Control: (208) 343-3166

Police (Non-Emergency): (208) 377-6790

Verity after Hours Emergency: (208) 342-7380

Coleman Homes Warranty Emergency 24/7: (208) 871-1153

Ada County Mosquito Abatement: (208) 577-4646

Idaho Power: (208) 388-2323

Intermountain Gas: (800) 548-3679

United Water (208) 362-7304

Sewer: (208) 939-0132Trash: (208) 345-1265

City of Eagle: (208) 939-6813

Brandi Pearson

Director of Association Management 251 E. Front St. Ste. 203 Boise, ID 83702

Phone: (208) 342-7368

Email: bpearson@veritymgt.com

Journey Dibben

Assistant Association Manager 251 E. Front St. Ste. 203

Boise, ID 83702

Phone: (208) 342-7368

Email: jdibben@veritymgt.com





POOL RULES

- 1. Hours of operation are from 8:00 am to 10:00 pm Sunday Saturday
- 2. No lifeguard will be on duty. All persons using the pool do so at their own risk.
- 3. No diving, running, pushing or shoving in or around pool area.
- 4. All children 14 years of age and under must have adult supervision at the pool at all times.
- 5. Guests are permitted only when accompanied by a Preserve Homeowner.
- 6. Maximum of 5 guests per family.
- 7. There is no private scheduling of the pool area.
- 8. No BBQs and/or food service within the fencing of the pool area. Snacks are fine.
- 9. Small children are required to wear a special swim diaper. There are water borne illnesses that could shut down our pool if this is not strictly followed!
- 10. No street clothes are allowed in the pool.
- 11. No pets are allowed in pool area at ANY time.
- 12. Smoking, tobacco products and vaping are NOT permitted in the pool area.
- 13. Alcohol is NOT permitted in the pool area.
- 14. Should the pool become contaminated with fecal matter State Law requires that the pool be closed immediately for a minimum of 24 hours to complete water treatment and testing.
- 15. No glass containers.
- 16. No abusive/foul language or roughhousing.
- 17. No sexual or lewd conduct in the pool and surrounding common space.
- 18. No skateboards, roller blades, scooters or bikes inside pool enclosure, outside of entrance gate or along fences.
- 19. Use of Pool toys, balls and flotation devices must be used with consideration for others using the pool. Inner tubes and oversized flotation devices are not permitted.
- 20. If you lose your keycard there is a \$25.00 replacement fee.
- 21. Pool privileges will be revoked for dues that are not current or CCR violations not resolved.
- 22. Any damage to the pool, equipment or fixtures will be paid for by the responsible party/homeowner.
- 23. Please shower off before entering the pool.
- 24. Personal items are your responsibility; the HOA will not be responsible for lost or stolen items.
- 25. Any questions or concerns please contact your Verity Team Members





POOL RULES and REGULATIONS Acknowledgment

(Please print your name) have been given a		
copy of and have read the Rules and Reg Pool and agree to abide by them. I under family or friends fail to abide by the rules, I	rstand that should I or a member of my	
Signature	Date	
Address	Phone Number	
	Access Card #:	
Any questions or concerns please contac	t your Verity Property Management	

Team:

Brandi Pearson Director of Association Management 251 E. Front St. Ste. 203 Boise, ID 83702 bpearson@veritymgt.com 208.342.7368

Journey Dibben Assistant Association Manager 251 E. Front St. Ste. 203 Boise, ID 83702 jdibben@veritymgt.com 208.342.7368





HOMEOWNER INFORMATION FORM

Please go to the Verity Property Management office to return this form or email to jdibben@veritymgt.com then you will receive your Welcome information: Verity Property Management ◆251 E. Front St. STE 203 ◆ Boise, Idaho 83702 Any Questions, please contact your Verity Property Management Team Members

HOMEOWNER INFORMATION

NAME.

ADDRESS:
E-MAIL ADDRESSES:
CONTACT PHONE NUMBER(s):
HOME:
CELL:
CELL:
E-MAIL NOTIFICATION
Emails will be the primary way you will receive Important Information pertaining to The Preserve, such as events, meeting dates, irrigation and pool opening/closing dates, etc. You will also be able to go to our website to view important announcements.
CC&R's & ACC's: I acknowledge that I have received a digital or paper copy of these governing documents. I understand that any exterior architectural improvements require ACC approval.
SIGNATURE OF HOMEOWNER: