

Welcome to

COVENANT TOWERS

Independent Senior Living

Covenant Towers is a Horizontal Property Regime that is governed by the S.C. Horizontal Property Act. As such, Covenant Towers is governed by a Master Deed, By-Laws, Rules, and Regulations of the Homeowners Association which may be changed at any time. Therefore, nothing in the By-Laws, Master Deed or this handbook is a contract, implied or otherwise, between Covenant Towers and the Owner.

Revised July 2025

Resident Handbook

All Handbooks preceding this date are to be discarded.

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PURPOSE

This handbook constitutes the written Rules and Regulations of the Covenant Towers Homeowners Association, Inc. It was created in accordance with Article XVI of the Master Deed. It is subject to revision from time to time at the request of the Board of Directors.

Within the handbook appear re-statements of some items from the Master Deed and the By-Laws, but the handbook is not intended to replace or fully explain these other documents. At the time of your closing on your condominium or any time thereafter, you should ask your attorney for a complete set of these documents. A full copy of both the Master Deed and the By-Laws are available at the Front Desk and on the Covenant Towers website.

Definitions

Owner: The person/people to whom the Unit is deeded

Resident/Occupant: The occupant of the Unit (Tenant or Owner)

Tenant: An occupant of the Unit other than the Owner

Common Areas, Limited Common Areas, and Dwelling Units: Describes the various elements of property within the property as defined in the Master Deed.

Our Commitment

Covenant Towers is a fifty-five and older independent living condominium complex dedicated to providing a comfortable lifestyle in a caring environment for all our Residents. We are committed to meeting their present and future needs by offering secure and well-cared-for surroundings with an array of personal services at an economical cost.

Hospitality, service, security, and professionalism are the cornerstones of our management philosophy. Our success comes from our honest desire to serve our Residents. We believe that the Residents and Owners deserve mutual respect and friendship, one from the other, as well as from the staff. We always expect our staff to exemplify this attitude.

The Board of Directors

Covenant Towers is managed by a Board of Directors made up of Residents elected by the Owners. This Board of Directors acts on their behalf to promote the goal of a quality experience for all our Residents.

The Board of Directors is responsible for the overall management of Covenant Towers and accomplishes this through the hiring and supervision of a qualified Executive Director of the campus and the Director of Finance & Human Resources. Together, they ensure that the Residents are treated fairly and with respect, staff members are valued, and resources are

invested wisely. The Executive Director handles all Residents' suggestions and concerns and ensures the proper maintaining of the facility. The Director of Finance & Human Resources manages the procedures of accounts payable, accounting, finances, payroll, employees, and taxes.

The Board of Directors is intimately involved in the operation of Covenant Towers. This elevated level of interest and involvement translates into high standards, professionalism, and success on a consistent basis.

The Board of Directors is comprised of five members of the Homeowners Association. The Association elects these individuals at the annual meeting in October. The Board Members serve staggered three-year terms.

The composition, duties and responsibilities of the Board of Directors are outlined in the By-Laws of Covenant Towers Homeowners Association, Inc., a non-profit, but not tax-exempt South Carolina Corporation.

The exact date, time, and place of the annual meeting of the Association are determined each year by the Board. Announced meetings of the Board are open to all members of the Association. There are monthly updates and an annual meeting. The annual meeting is in October. The monthly updates are announced by placement on the monthly calendar of activities and the annual meeting is proclaimed by written notice.

Your Board works diligently to provide ethical leadership for the Association. Their task is to balance wants and needs with available resources, while assuring a sound financial position and maintaining the business and properties to the highest standards.

The Leadership Team

The Leadership Team is comprised of the Executive Director, Director of Finance & Human Resources, the Administrative Assistant, and the Director of Concierge Services. The Food Services Director/Chef, operated under contract, is also part of the Leadership Team.

Our Mission

The Covenant Towers team of employees exists to enrich the life of every Resident by providing an open and inviting environment where their faith, their families, their friendships, and their stories are celebrated.

GENERAL INFORMATION

Common Areas, Limited Common Areas, & Dwelling Units

Overview

Common Areas, Limited Common Areas, & Dwelling Units (“Unit”) are formal terms used to describe the various elements of a Homeowner Association property. Please see the Master Deed for a more comprehensive description of these areas.

Damages

Damages to Property caused by Guests / Service Workers / Delivery Persons

It is the intention of the Association to hold those workmen who provide services to the Residents at Covenant Towers and those who visit responsible for their actions. This intent is complicated because most of the workmen and all the visitors come at the request of individual Residents rather than the Association. Because of this fact, the Association has no choice but to make the Resident responsible for said actions and encourage the Resident to convey the rules to workmen and guests, and in turn hold them responsible.

Association property which lies in the path of the activity being performed, including doors, doorways, elevators, lobbies, stairwells, and corridors will be inspected prior to and after the work is completed. A detailed list of all new damages will be provided to the Owner and the costs of repairs to Association property will be billed to the Resident.

Special Note: Failure to follow the outlined procedure will subject the Owner to become responsible for all unaccounted damage found once the Association learns of the activity and the inspection is made. Reports of damage may result in enforcement of a ‘Stop Work’ action.

To protect themselves from the costs associated with this policy, it is recommended that each Resident get a “Responsibility for Damages” clause as a part of any contract they execute with a mover, delivery company, retailer, service provider, etc. This will allow the Resident to recover any costs they incur due to the damage caused.

Common Areas

The common areas include hallways, stairwells, elevators, grounds, sidewalks, parking lots, etc.

Use of Common Areas

As a Resident of Covenant Towers, you have available to you all common areas and amenities in the building and on the grounds. Non-payment of HOA monthly assessment fees may result in immediate restriction of the use of any common areas, amenities, or services available at Covenant Towers. Children and teenagers under the age of 18 must be accompanied by an adult when using the common areas and amenities.

Motorized Wheelchairs & Other Mobility Assistance Devices

Residents with impaired mobility who use a motorized wheelchair (scooter) or other mobility assistance devices while on Covenant Towers property will be required to comply with the policies and procedures set forth below. This policy applies to all mobility assistance devices including electric wheelchairs, electric scooters, electric carts, walkers, and power chairs.

All operators must always maintain complete control so as not to endanger themselves, other Residents, staff, or visitors.

All operators must maintain safe speeds when in use within the facility or on its grounds. Safe speeds are defined as no faster than the average walking speed of the Residents in the building.

An operator whose neglect or failure to adhere to the Rules of the Facility, which results in physical damage, shall be responsible for the cost of the physical damage.

Pedestrians must always be given the right of way; ample notice must be provided before passing pedestrians in the hallways.

Motorized chairs and other mobility assistance devices must be kept inside the Resident's unit. They are not to be left unattended in hallways, stairways, or other common areas except in the designated place near the dining room.

Extreme care must be taken when entering and exiting the elevators and the electric doors located in the lobbies of each building. Motorized Chairs must be recharged only in the owner's/operator's residence.

Due to space limitations, fire safety requirements, and the potential for tripping hazards for other Residents, motorized chairs must remain outside the main Dining Room. If necessary, motorized chairs can be used to get to your table at which time the Dining Room staff will move the chair to the hallway. It will then be brought back when you are ready to leave the Dining Room.

Smoking

The Master Deed of the Covenant Towers Homeowners Association was amended to restrict smoking on the Covenant Towers property to designated areas only.

No smoking is permitted in any Dwelling (Unit, or apartments), Limited Common Element (balconies, patios, etc.), or Common Element (grounds, parking areas, etc.) except as designated by the Board of Directors.

Failure to adhere to this policy may result in actions taken including fines or other restrictions as determined by management.

Activities Areas

Scheduled indoor activities take place in the Activities Center. Activities such as board games, bingo, card games, bridge, movies, music, and craft projects are regularly scheduled and are open for all to enjoy. Outdoor activities take place throughout the property at various scheduled times and locations.

Exercise Equipment

The Exercise Room on the second floor of the Activities Center is available for use at your own risk. Please be sure to wipe down equipment after use.

Resident Business Office

There is a resident business office located on the second floor. This area has computers and printers set up for Resident use.

Swimming Pool

The swimming pool is located between the East and West Towers and is open to Covenant Towers Residents and their guests under the provisions of the “Guest Use of Amenities” section. Use of the pool is at the Residents’ and their guests’ own risk. The Association assumes no liability for any accidents/injuries. All children under the age of 18 MUST be supervised by the resident they are staying with when they are in the pool area or using the pool. Babies in diapers are not allowed in the pool at any time. Infants not potty trained should always wear baby swimmers.

No glass containers are permitted within the fenced-in pool area. Always swim with a “buddy”. An emergency phone is located on the sidewalk adjacent to the pool.

Library

Located at the front entrance of the Activities Center, the area may be reserved for private parties or meetings. You are encouraged to use this room during the daytime and in the evenings for quiet relaxation or socializing with your friends and neighbors. The room is also designated as the gathering place for those Residents going to an off-site function scheduled by Concierge Services.

The Library and Book Swap rooms are always open for your convenience when the Activities Center is open. Books are available at no charge. When returning books, please drop them at the Front Desk.

Limited Common Areas

Limited Common Areas include balconies and patios.

Balconies & Patios

The following items are permitted on patios and balconies: outdoor furniture, potted plants, bird feeders (must have seed catcher), railing planters (must be secured to railing), decorations, shepherd's hooks (must be secured to railing).

Conditionally Approved Uses (requires prior written approval): storage containers, rope lights & seasonal lighting, artificial ivy or black plastic wire mesh privacy fence.

Restricted Uses:

- No grills are permitted.
- For first floor Owners/Residents: To reduce trip hazards and the associated liability, nothing is to be placed on the landscape beds or grass areas.
- Pathways connecting patios to sidewalks must be made of poured concrete and approved in advance.
- No items which will allow stagnant water to remain, including water features and birdbaths.
- No offensive, politically charged, or overly provocative items.
- Bird feeders must have seed catchers.
- Nothing is to be attached to the building.
- Any items being stored on patios/balconies must be inside an approved storage container.
- No privacy screens or similar items which extend above the rail height.
- The Owner/Resident is responsible for keeping all items in good condition.
- Owner/Resident must contact Maintenance prior to securing any items to the railings.
- Area rugs/floor coverings must be rated for outdoor use. No adhesive is to be used to secure area rugs/floor coverings.
- Noise levels should be controlled during the evening hours to assure that your neighbors are afforded peace and quiet. This includes items such as wind chimes, music, and voices.

Grills

No grills of any type are permitted on balconies or patios.

Dwelling Units

Access to Resident's Unit

In the interest of safety and health of the Residents, only designated staff members have access to enter your Unit. Such an entry includes, but is not limited to:

- (a) the performance of scheduled housekeeping duties,
- (b) response to emergency medical workers,
- (c) entry by authorized personnel in the event a Resident's safety is in question, and

(d) scheduled or emergency maintenance. We will make every effort to inform you in advance of intended entry to your unit.

Residency by Tenancy

Condominium owners can lease their individual units to a Tenant in accordance with zoning. The Owner is expected to lease only to those individuals who are otherwise qualified to be occupants (age 55 or older) as stipulated in the Master Deed. The Owner assumes all responsibilities associated with the tenancy, including such items as lease agreements, explanation of all rules and policies of the Association, authorization of non-emergency repairs, landlord's liabilities, damage caused to Association property and property of other Residents, etc.

The Tenant is expected to know and follow all Covenant Towers' rules and policies. Covenant Towers will bill the Tenant only for ancillary services, such as guest's meals or minor repairs / maintenance of convenience, such as changing light bulbs or filters. All other charges will be billed directly to the Owner. The Tenant cannot authorize any repairs or maintenance other than minor repairs of convenience. The Tenant should contact the Owner directly and then have the Owner contact Covenant Towers for all such repairs/maintenance requests.

Any notices required under the rules and policies of Covenant Towers will be directed to the Owner. Covenant Towers will not assume any responsibility for problems arising between the Tenant and the Owner and will not function as the Owner's agent in any matter. The Association will hold the condominium Owner responsible for the Tenant's actions and will seek all its remedies from the Owner.

Covenant Towers encourages any Owner considering leasing their unit to provide a complete copy of Covenant Towers Handbook to a person qualified to prepare a lease rental agreement.

Smoking

No smoking is permitted in any Dwelling (apartments), Limited Common Element (balconies, patios, etc.), or Common Element (grounds, parking areas, etc.) except as designated by the Board of Directors.

Notices

All notices required to be sent to Covenant Towers shall be delivered personally or shall be sent by registered or certified mail to:

Covenant Towers
5001 Little River Road
Myrtle Beach, SC 29577-2478

Monthly assessments and any other notices shall be delivered to Residents personally or via the in-house mailbox, e-mail, or such other address that you may have provided to Covenant Towers.

Unit Modifications

Article XIX of the Master Deed states: “No Owner of a dwelling shall permit there to be made any structural modification or alterations therein without first obtaining the written consent of Association, which consent may be withheld in the event that a majority of the Board of Directors of said Association determine, in their sole discretion, that such structural modification or alterations would affect or in any manner endanger the building in part or in its entirety. All modifications must be submitted in writing for approval prior to commencing the work. If the modification or alteration desired by the Owner of any dwelling involves the removal of any permanent interior partition, Association shall have the right to permit such removal so long as the permanent interior partition to be removed is not a load-bearing partition, and so long as the removal thereof would in no manner affect or interfere with the provision of utility services constituting common elements located therein. All work must be performed by contractors with a valid Myrtle Beach permit. The Owner is responsible to ensure that all work is performed according to applicable codes. No Owner shall cause the balcony abutting his dwelling to be enclosed, or cause any improvements or changes to be made on the exterior of the building, including painting or other decoration, or the installation of electrical wiring, television antenna, machines or air conditioning units, which may protrude through the walls or roof of the building, or in any manner change the appearance of any portion of the building not within the walls of such dwelling, nor shall storm panels or awnings be affixed, without the written consent of Association being first obtained.”

Resident Conduct

Article XII of the Master Deed notes that no “immoral, improper, offensive or unlawful use shall be made of any dwelling or of the common elements, and all laws, zoning ordinances and regulations of all governmental authorities having jurisdiction of the unit shall be observed”.

All Residents are reminded that the Board of Directors and Management take the responsibilities under this section very seriously, and you are encouraged to bring any questions regarding the scope of this Article to the Board or Management for further explanation or clarification.

Resident’s Responsibilities

All Residents have certain responsibilities which include, but are not limited to:

1. Completing with honesty any forms required by the Association in a timely manner.
2. Becoming familiar with emergency procedures and participating in emergency education sessions.
3. Becoming acquainted with and complying with the Covenant Towers Homeowners Association, Inc. Master Deed and By-Laws as well as this Handbook.

4. Inquiring of the Executive Director if there are questions or confusion concerning the items in number 3.
5. Informing appropriate staff members when there are changes in pertinent items in your personal file (i.e. health change, who to notify in emergencies).
6. Notifying the Front Desk if your unit will be empty overnight for one or more nights.
7. Voicing concerns, address changes, etc. in a timely manner to the Executive Director or Director of Finance & HR.
8. Seeking help whenever needed from the appropriate staff members.
9. Using alcohol in a temperate manner in common areas.
10. Refraining from using profanity in all common areas.
11. Completing the vehicle identification form, returning it to the Front Desk, and displaying your parking sticker as directed in a timely manner.
12. Updating out-of-state legal documents such as Health Care Power of Attorneys to South Carolina Statutes.
13. Treating all other Residents and all staff members with dignity and respect.
14. No profanity or abuse of the staff of any kind will be tolerated. Our staff is to be treated with respect. Should you have any kind of staff-related issue please see management.
15. Maintaining personal hygiene, assuring that foul body odors and soiled clothing are not present in any common areas.
16. Maintaining your unit in a sanitary, safe manner to assure no nuisance is created for any other Owner and that no unsanitary living conditions exist either within your unit or on Covenant Towers property. This includes ensuring odors from cooking, smoking, pets, etc., do not carry into hallways or neighboring units.

Good Neighbor Policy

Article XVII of the Master Deed provides that no rights of other occupants are obstructed or interfered with and that no nuisances are created which interfere with the peaceful possession and proper use of any dwelling or common element at Covenant Towers. In order to assure each Resident's rights, the following "good neighbor policies" are established:

1. All noise levels should be controlled during the evening hours to assure that your neighbors are afforded peace and quiet. This includes items such as wind chimes on balconies and patios, music, TV volume, and voices.
2. Use the fan above your stove and/or open windows to help assure that your cooking odors do not extend to your neighbor.
3. The actions of your visiting guests are your responsibility. Guests include caregivers, outside contractors, as well as family and friends. It is the Resident's responsibility to inform guests of all pertinent rules regarding the use of all common areas, both inside and outside the buildings. This includes roadways and parking lots. Please refer to the sections: "Guest Use of Amenities / Activities Programs" (under the Activities section) and "Damages to Property Caused by Guests / Service Workers / Delivery Persons" for specific information regarding these areas.

4. All Covenant Towers roadways have a maximum posted speed limit of 15 miles per hour. It is the responsibility of the Resident to honor this limit and to inform all guests to obey this limit. Many Residents use the roadways for walking exercise. Be aware of your surroundings whether you are walking or driving within the community.
5. Covenant Towers is an Independent Living community. All Residents of Covenant Towers are afforded a quiet, peaceful, and safe place to live and receive the services they need to maintain their own independence. Should you require extra services to maintain your residence at Covenant Towers, you are expected to request the needed service from appropriate Covenant Towers staff, family members, or outside health care agency, rather than to expect your neighbor to care for your needs. This does not mean that the spirit of neighbors helping neighbors is discouraged, such as having a friend to check on you periodically. It does mean that neighbors taking advantage of neighbors is discouraged.
6. Maintain your condominium in a safe, sanitary manner that assures the rights of others are not obstructed or interfered with and that no nuisances including noise, odors, or distracting activities are created, and that allows your neighbors the peaceful possession and proper use of their homes and all the common areas.
7. Grocery carts are available on the first floor, center stairwell in the East and West Towers. These carts are for use by the Residents only. Residents are expected to return these carts to the first floor, as soon as possible after each use.

Vehicles & Parking

1. All vehicles, including golf carts, must be registered and display a Covenant Towers parking decal. Electric golf carts will be charged a monthly fee which includes the right to charge your golf cart at the space reserved for golf carts in the East parking lot. Golf carts must display a Covenant Towers parking sticker. There is a \$5 per month fee for golf carts.
2. Residents may park in any designated space at any time except for handicap parking which is reserved for vehicles displaying a valid handicap tag.
3. Non-residents including contractors, health care workers, visitors, and others, shall park in areas designated as 'guest parking'.
4. Parking is allowed only in paved and marked parking spaces. No parking on grass or on other common areas is permitted without the permission of the Board or management.
5. Electric Cars: Arrangements must be made through the front office for charging electric vehicles.
6. It is your responsibility to inform your guest(s) to park only in areas designated for visitors. Overnight guest parking passes are available at the Front Desk.
7. Parking is permitted in designated spaces only. No parking in fire lanes, on grass, or any other areas.
8. Bear in mind that there is a greater need for handicapped parking spaces than is feasible to provide. Use these spaces only if you, the driver, need them. Otherwise, please drop off your passengers close to the building/ramp and park in a regular Resident space. As a courtesy to those who are less mobile, if you use your vehicle infrequently or are able,

please park away from the buildings so that the closer spaces can be used by those in greater need.

9. The Board, in its sole discretion, may grant relief from the enforcement of these rules as may be required or requested to accommodate special circumstances.
10. Failure to adhere to the parking regulations may result in the vehicle being towed at the owner's expense.

Solicitation

Solicitation at Covenant Towers by outside salespersons, politicians, Residents, staff, or other solicitors is only permitted with prior approval of management. This policy is intended to provide the highest level of assurance of your right to privacy and to quiet any chance for harassing visits or calls. Solicitation through distribution or posting of flyers is permitted providing it is approved by management in advance and pertains to senior living. Staff personnel are not allowed to post or distribute materials of any kind without the consent of management. Independent contractors who lease space from Covenant Towers Homeowners Association, Inc. may post and distribute materials necessary to their business with approval from management.

Residents are permitted to advertise items for sale to each other by utilizing the bulletin board located in the Mail Room. While staff cannot post items for sale on the Resident Bulletin Board, they are permitted to view the board and purchase advertised items from the Residents. A form is available at the Front Desk and must be approved prior to any staff purchasing items or accepting gifts from a Resident. Real Estate advertisements are not permitted on the Resident Bulletin Board without prior approval.

Resident Emergency Contact Information

Upon moving to Covenant Towers, you will be asked to provide us with medical, social, and functional history as well as information for contacting the appropriate person or persons in case of emergency. This provides us with the essential information needed in emergency situations.

You have the responsibility of keeping this data updated as soon as changes occur; for instance, your Emergency Contact moves or has a new phone number.

FILE OF LIFE forms are available at the Front Desk. These can be posted on the refrigerator in your unit for the EMS to have if needed.

Association Rights, Responsibilities and Remedies

The Master Deed and By-Laws of the Association spell out all the Rights and Responsibilities of the Association as well as the Remedies. Article XVII of the By-Laws deals with the Rules and Regulations that are established by the Association and the Board of Directors. Article XVI

of the Master Deed requires the Residents who use the common elements to be subject to reasonable rules as established by the Association.

The Association, through its Board of Directors and Management, is responsible for providing each Owner with the peaceful possession and use of their unit and the common elements of Covenant Towers. This Handbook, designed as the Rules and Regulations of the Association, is a guide to be used by the Board of Directors and Management to fulfil this obligation. The Board of Directors has the right to give notice to individuals violating the Rules and Regulations, the Master Deed and/or the By-Laws of the Association. This notice will be in writing and will inform the Resident about the violation and possible default.

Telephone Service

Phone service is available from your choice of provider. Locally, the following providers are available:

Frontier Residential Service:	877-462-8188
HTC Customer Service:	843-369-8987
Spectrum:	833-697-7328

Cable Television Service

Basic cable television and internet service is provided in all units. In order to receive the service, you must establish an account through Spectrum. Upon establishing your account, you will be provided with two high definition set top boxes, a router, and a cable modem. These can be installed by the Resident, or for a fee, Spectrum will send an installer out to your unit. If premium channels are desired, or a converter box is needed, you should call Spectrum at 833-697-7328.

Internet

Public wireless internet service is provided in the Activity Center.

General Safety Precautions

You are urged to keep your doors locked whether you are in your unit or not, and not to open your door to anyone unless you are absolutely sure you know with whom you are communicating. Covenant Towers staff members will attempt to notify you in advance if an unscheduled visit is necessary. Urge family members to call before visiting whenever possible. The practice of preventive measures is the best deterrent to potential problems. You should report any suspicious activities to Covenant Towers staff immediately. Remember the saying: if you see something, say something!

Every effort is made to ensure that you are safe and secure while residing at Covenant Towers. Personal items such as jewelry and money should be under lock and key. Ask your insurance

agent for specific details your carrier may require or suggest for loss prevention or coverage issues.

It is recommended that you change your lock when you move in or if keys to your unit are misplaced or given to someone and not returned. This must be coordinated with the Maintenance Department.

South Carolina License Plates

South Carolina license plates are required within 30 days of residency. For new plates you will need to have your title, registration, current mileage, property tax receipt and proof of liability insurance. Your license plates are obtained from the South Carolina Highway Department. If you have further questions, you may call the Highway Department.

South Carolina Driver's License

Your out-of-state driver's license is valid for 90 days. A written examination is not required to obtain your South Carolina license if you have a valid license from another state. You will be given a vision test, and you must present your valid license, Social Security card and proof of insurance. The examination is given, and licenses are issued at the South Carolina Highway Department.

Voter Registration

You may register to vote at the Voter Registration Office in the Courthouse in Conway, at any public library, at any office of the Chamber of Commerce, or at any Driver's License Office. It is also possible to register by mail if you request such from the Voter Registration Office.

EXECUTIVE DIRECTOR

Overview

To ensure that all resident comments, suggestions, and concerns are properly documented and provided to all board members for consideration, the Board of Directors has designated the Executive Director to oversee all operations and address resident concerns, ideas, suggestions, and policy matters. Residents may share feedback in person, or by submitting written comments, which can be signed or anonymous, through the suggestion boxes located in the Coffee Shop and at the Front Desk. All feedback is logged and provided to the Board of Directors for review. The Executive Director may resolve the issue directly or refer it to the Board of Directors for further action. If the Executive Director resolves issues directly, he will notify the Board of Directors of such actions. If the matter requires additional input, or if you feel your concern has not been adequately addressed, you may request the Executive Director to place you on the next board meeting agenda to present your concerns directly to the Board. This policy is not intended to discourage residents from expressing concerns to the Board of Directors, but rather to streamline the process and ensure all concerns are properly documented and presented to the Board as a whole.

Fine Policy

This policy has been established in accordance with the governing documents of the Covenant Towers Homeowners Association. The Executive Director oversees all warning letters and fines.

The violation procedure is as follows:

First Reported Violation:

The owner will receive an initial notice of violation citing the nature of the violation.

Second and subsequent violations:

The owner will receive a second notice of violation and fine. If the infraction is not cured and/or if the fine remains unpaid, the Board reserves the right to any or all the following remedies:

Restriction of use of common elements

Turning the matter over for collection or other legal action

Placing a lien on the property

Reporting actions to appropriate governmental agencies

In addition to fines, the cost to repair any damage may also be assessed.

Appeals: Written appeals are to be sent to the Executive Director within 10 days of the date of the violation notice.

<u>Rules & Regulation Violation</u>	<u>2nd Violation</u>	<u>3rd & Subsequent Violations</u>
Common Areas and Amenities	Up to \$50	Up to \$100
Good Neighbor	Up to \$100	Up to \$200
Wheelchairs/Walkers/Motorized Carts	Up to \$50	Up to \$100
Resident Responsibilities	Up to \$50	Up to \$100
Resident/Family	Up to \$50	Up to \$100
Damage to Property	Up to \$100	Up to \$100
Moving	Up to \$50	Up to \$100
Resident Conduct	Up to \$100	Up to \$200
Resident Condominium	Up to \$50	Up to \$100
Smoking	Up to \$100	Up to \$250
Pet	Up to \$100	Up to \$250
Trash & Garbage	Up to \$50	Up to \$100
Harassment	Up to \$100	Up to \$200
Residency by Tenancy	Up to \$50	Up to \$100
Parking	Up to \$50	Up to \$100
Storage	Up to \$50	Up to \$100
Owner Liability	Up to \$100	Up to \$100
Other Governing Document provision	Up to \$100	Up to \$200

Violation notices are issued on a 'per occurrence' basis. Fines may be assessed daily until a violation is cured.

Reasonable Accommodation

The Covenant Towers Homeowners Association is committed to providing an accessible environment for all residents. The Association will provide reasonable accommodations to residents with disabilities, including allowing service animals ~~and emotional support animals~~, when such accommodations are necessary to afford the residents an equal opportunity to use and enjoy their residence and the common areas of the community. The Association will engage in an interactive process with the residents to determine appropriate accommodations on a case-by-case basis. Please contact a member of the Executive Team for more information.

DIRECTOR OF FINANCE & HR

Homeowners / Renters Insurance

Covenant Towers carries all casualty and liability insurance coverage common to Condominium Projects. This coverage does not, however, extend to your condominium's interior, personal furniture, clothing, any personal belongings, or any personal liability within your own unit or your individual storage closets. Should you need help with acquiring a policy please contact the Director of Finance & HR.

Covenant Towers Homeowner's Association requests that all Residents carry an HO6 policy to ensure the contents of your condominium and your personal liability. Your insurance agent will need the following information to determine your exact premium:

1. Buildings are concrete and steel with Dry-vit Exteriors.
2. Myrtle Beach City Fire Dept. Station #2 is 0.6 of one mile away.
3. A fire hydrant is within 100 feet of each condominium and MBFD hose connect on each floor of buildings.
4. All Common Areas have multiple hardwired smoke detectors.
5. There are sprinkler heads and multiple fire extinguishers in hallways on every floor of the buildings.
6. Entry/Exit sprinkler head is inside each unit.
7. Each unit has hardwired smoke detectors monitored 24/7.
8. Each unit is equipped with a deadbolt lock.
9. There is a video surveillance system which covers the building ground floor entrances and Activities Center.
10. On-site Security Staff 24/7 with Guard Tour throughout the night and weekend.

Monthly Service Charges and other Billing Information

1. Monthly statements itemizing the charges of monthly HOA fees are prepared in advance, along with any miscellaneous service fees from the previous month. Miscellaneous fees consist of items such as extra meals, guest meals, meal delivery service, transportation (other than scheduled group activities), and maintenance and laundry charges.

2. Charges enumerated on the monthly statement are due and payable on the first day of each month. Payment should be made in the form of a personal check, ACH or money order and remitted to the Director of Finance or Front Desk. Accounts with any balance remaining by the tenth (10th) day of each month are considered past due and may be subject to a late fee of \$25.00 and interest accumulating at a rate of 1.5% monthly until the balance is \$0.00. Any waiver of the late fee must be approved by the Director of Finance or Executive Director.
3. Covenant Towers Homeowners Association, Inc., has the right to file a lien against the property and initiate foreclosure proceedings of any Resident who fails to pay the monthly assessment or any other fees when due.
4. Accounts with unpaid balances of two months or more will result in immediate restriction of the use of any common areas, amenities, or services available at Covenant Towers.
5. In accordance with the Master Deed and By-Laws of Covenant Towers, any account delinquent at 90 days will be forwarded to an attorney for action.

Medical Credits & Second Person Fees

No credits will be granted when a unit is vacant.

If more than one Resident resides in a single dwelling a Second Person Fee will be charged for each additional Resident residing in the unit. This fee can be prorated if approved by management. Any guest staying in the dwelling longer than two weeks must pay the second person fee. In the event the second person fee no longer applies, it is the responsibility of the Owner/Resident to notify the Director of Finance & HR.

A medical credit of \$150.00 per month for Owners occupying a unit can be granted if the following requirements are met and approved by management:

- (a) A note from the attending physician must be submitted to management stating that the Resident is on a liquid diet, unable to digest any solid or soft foods and must include the time frame of the medical condition, or;
- (b) A note from a physician that the Resident is in a hospital or rehabilitation facility including the dates of the stay.

Approval will be on a case-by-case basis. This credit will not be issued if a second person fee is removed due to the absence. Medical credits will be pro-rated based on the medical note. The credit is voided if the resident does not return to the unit. Otherwise, the credit will be issued once the resident is back in the unit and the physician note is received. Any special circumstance must be approved by management.

ACH

Covenant Towers offers ACH debiting for payment of the HOA invoices. Invoices are normally distributed on or before the first business day of the month. Any charge disputes must be brought to the attention of the Director of Finance and Human Resources by the 7th of the month. ACH will be debited from the participants account on the 8th of each month. If the 8th

falls on a holiday, weekend, or scheduled day off the ACH will be debited the following business day. To enroll, please see the Director of Finance and Human Resources.

Credit Card Payments

HOA invoices and charges may be charged to a credit card. Please stop by the Director of Finance & Human Resources office for details.

Medicare Open Enrollment

Medicare open enrollment occurs annually from October 15th to December 7th. The Director of Finance & HR is available by appointment to help you if needed. Additional fees may apply.

Gifts in Kind

The needs of Covenant Towers are determined by the Association through the Board of Directors. Gifts in Kind generally can be accepted from an approved list of needs or by action of the Board. A planting or plaque to honor or memorialize a Resident can be arranged through the Director of Finance and Human Resources or Executive Director.

Emergency Alert Call System

As an Independent Living Homeowners Association, Covenant Towers does not offer an Emergency Alert Call System. There are many GPS alert systems available, and some have offered special pricing to our residents. Each resident is responsible for setting up and paying for this service. The Front Desk has brochures and information on special rates.

Taxes

Real property tax in Myrtle Beach and Horry County is computed against a percentage of the assessed value of your property used as a permanent residence.

You qualify for Homestead Exemption on your residence if you are age 65 on or before December 31 and have lived in South Carolina one year (December to December) preceding the year for which the exemption is claimed. The first \$50,000 of home value is exempted. A letter of residency is required and can be requested from the Director of Finance to help you in gaining the Homestead Exemption.

There is no State real estate tax in South Carolina. However, there is a State personal income tax and a state sales tax. There is no local sales tax except on restaurant food and lodging. Persons 85 years of age and older are entitled to a sales tax exemption of 1% in South Carolina on all purchases for personal use. Cards stating this exemption can be picked up at the Tax Commission office in Myrtle Beach with your proof of age. It is the Resident's responsibility to notify the Director of Finance when the age of 85 is reached to receive the tax reduction.

The Horry County Treasurer's office is in Myrtle Beach at 1201 21st Avenue North for additional information.

EMPLOYEES

Harassment

Covenant Towers will not tolerate harassment of its employees. Any form of harassment related to an employee's race, color, sex, religion, national origin, age, or disability is a violation of this policy and will be treated as a disciplinary matter. For these purposes, the term "Harassment" includes, but is not necessarily limited to slurs, jokes, and other verbal, graphic, or physical conduct relating to an individual's race, color, sex, religion, national origin, age, or physical or mental handicap. Harassment also includes sexual advances, requests for sexual favors, and other verbal, graphic, or physical conduct of a sexual nature.

No Tipping / Gift Policy

Employees are not allowed to accept tips or gifts of cash. Each staff member is paid a competitive wage. Their employment is placed at risk by accepting an honorarium of any kind from a Resident. That includes donations of clothing and household goods. Offers of cash or gifts are tempting to violate employment practices.

In place of tips, the Board established the Staff Holiday Gift Fund for the purpose of providing a one-time per-year gift to the staff. This fund furnishes a recognized manner for the Residents to show gratitude for service well done. In October, approaching Christmas, the Board asks each Resident to make a contribution. It should reflect their overall satisfaction with the services rendered for the year.

The Board sets a policy for the collection and distribution of this gift each year. Currently, the gift is distributed to all eligible employees and staff (excluding the Executive Director and Director of Finance and Human Resources), in relation to all hours worked. All other staff are eligible if they have worked 80 hours or more. Any staff under 80 hours will receive a gift certificate. The gift is presented to the staff members by a representative designated by the Board of Directors, when possible, at an employee Holiday party.

Gifts or Sales to Employees

To ensure the protection of our Residents and our staff, Residents who have personal belongings they wish to sell or donate to an employee are required to notify management by completing a form available at the Front Desk. Failure to do so may result in employee dismissal. By so doing, no employee is under suspicion when seen leaving a unit with items disposed of in this way.

Consent Form

Each Resident will be asked to complete a consent form pertaining to emergency contacts and sharing information with friends and family.

FRONT DESK

Mail and Package Deliveries

U.S. mailboxes are located in the Activities Center adjacent to the Beauty Shop. The U.S. Postal Service has a master key to all the mailboxes.

All packages and deliveries to the Front Desk will be held at the Front Desk. As a courtesy you will receive notification from the Front Desk when a package has arrived and is ready for pickup. Package delivery is available. Additional fees may apply. The Front Desk will keep a list, and you will be notified and asked to sign stating the mail/package has been received.

If a Resident should vacate a unit, a forwarding address should be left at the Front Desk. It is the Resident's responsibility to complete forwarding address information with the US Postal Service.

Stamps may be purchased at the Front Desk. The Front Desk can mail most packages and parcels, including international for you. The cost of these services can be billed to your account or paid for at the Front Desk.

In-house mail slots are provided for the delivery of monthly statements and memos from the administration, and you may use this system to send notes and cards to your friends in the Towers, however they are not intended for mass distributions/solicitations between residents.

Incoming mail must be clearly marked, or it will be taken to the Front Desk and then placed in your open mail slot. If there should be a buildup of mail in a mail slot that creates a problem, the mail will be removed by the Front Desk personnel and held until it is picked up.

Check Cashing

Residents in good standing may cash checks for up to \$25.00 per week at the Front Desk. This service is available during normal business hours.

Pets

Covenant Towers Condominium Residents are permitted to own house pets which have been approved by the Association in advance. A pet's behavior is never allowed to infringe on the rights of any Resident.

Permission for pets to live at Covenant Towers is contingent upon the following conditions and approvals:

1. Administration personnel must be notified in advance when a Resident plans to bring a pet. The Resident must agree to provide sufficient information to assure compliance with this Pet Policy. Approval from Administration is confirmed by the execution of

the Pet Policy Approval Form, a signed copy of this Pet Policy and a physical inspection of the proposed pet. The Pet Policy Approval Form requires the designation of a “Responsible Party for the Pet” and shall be signed by the party and witnessed by a Notary Public. The responsible party for the pet must be local to the area and immediately available.

2. All pets must be housebroken and be of such a breed and/or temperament to allow appropriate staff to enter the residence for normal services. It is the owner’s responsibility to ensure proper training for their pet and proper behavior from their pet. Pets may not exceed 25 pounds. Domesticated “attack” breeds and/or wild animals are not allowed. There is a 2-pet limit for each condominium.
3. The pet may not be a threat to the safety, health or well-being of the pet owner, other residents, or staff members.
4. Pets must be kept on a leash at all times when outside their condominium. Leashes must not exceed 6 feet in length. Leashes must be held at all times and the person holding the leash must be capable of controlling the pet. Leashes are not to be secured to any object and no pet is to be left unattended. This applies to all common areas and limited common areas of the property including the corridors of the buildings, patios, parking areas and grounds.
5. Pets, except an approved Seeing Eye or other ADA protected dogs, are permitted in the Administration Building to pass thru only. No pets are allowed in the dining areas or coffee shop.
6. Pets are not permitted to bother residents with unacceptable behavior which shall include, but is not limited to excessive noise making, destruction of plants or property, soiling of an indoor area, and jumping on people. Owners are responsible to clean up after their own pets immediately after the litter is made. Pet waste receptacles are provided for your convenience and are located across from the main entrances to each tower and the Administration Building. A clean, sanitary, safe environment is an absolute requirement. **Only two written warnings by Administration are needed to require the pet’s removal from Covenant Towers.**
7. If necessary, regular, or supplemental pest control spraying of the condominium unit, if appropriate for the pet class, will be done at the pet owner’s expense.
8. Each pet brought to Covenant Towers will require a separate execution of this policy.
9. When the pet expires, prompt removal is the responsibility of the owner.

10. All veterinary examinations and required vaccinations are required to be kept current and copies of the vaccinations are to be provided to Administration on a regular and on-going basis. The Association reserves the right to call for an examination of the pet, at the pet owner's expense, at any time it deems necessary.
11. Guests of Residents are not permitted to bring pets to Covenant Towers for overnight visits without permission of management. Day trip visits are subject to appropriate portions of this Pet Policy. Any guest pets are the responsibility of the Resident.
12. No pet deposit is required but each owner is responsible for any and all damage caused by their pet. If damage occurs a letter will be sent to the owner with an invoice for the related expense.
13. The health of the pet owner must be such that the pet owner maintains full responsibility for the pet. Covenant Towers Administration has the right to place the pet, at the Owner's expense, in a boarding situation consistent with the pet's needs, should the owner be unable to attend to the pet, or to have the Owner's responsible party remove the pet immediately from the condominium and see to its care.

NOTE: This policy has a corresponding form, the Pet Policy Approval Form, which is incorporated herein by reference. This form and an executable copy of this policy are available from the Front Desk.

In Home X-ray, Blood Work and EKG Services

There are in-home bloodwork, EKG, and x-ray services available if needed. Please contact the Front Desk for any available information.

Out of Town Registry

We ask that all Residents please register at the Front Desk when leaving overnight so that in the event of an emergency we are not looking for you. Please call or stop by the Front Desk to let the staff know.

Misc. Services at The Front Desk

The Front Desk also offers copying and Fax services. Please see the Front Desk for pricing. Covenant Towers license plates are available at the Front Desk.

CONCIERGE SERVICES

General

Guest Use of Amenities

Based on availability and appropriateness, guests of a Resident may use activity areas and participate in activity programs when accompanied by a Resident if space is available. A guest may ride with the Resident, if space is available, on the van. Priority is given to Residents first.

Residents' guests, family members and friends may purchase show tickets at group rate prices. Covenant Towers staff may also take advantage of group rates. All activities are posted in the Talk of the Towers event calendar.

Notary Public

The Concierge offers a notary service at no charge to the Resident.

Activities Programs

Many activities, both in-house and off-site, require advance sign-up to ensure that the right accommodations are in place. Sign-up sheets are located in the Activities Center across the hall from the ladies restroom. There may be a fee associated with certain activities. Any cost associated will be added to your monthly bill. The Concierge will give you a Resident Request for Services form with the date and the cost of the activity. You are required to sign it and return the form to Concierge Services prior to the activity.

On-Site Activities

A variety of on-site activities are available and are open to all residents. These activities take place in the Activity Center and other locations throughout the campus. Many activities such as worship services, exercise classes, bingo, and others require no sign up, just show up a few minutes in advance of the start time. Other activities do require sign-up in advance. Sign-up sheets are located across from the first-floor ladies' room in the Activity Center. See the monthly calendar for more information.

Off-Site Activities

There are many off-site activities available throughout the month. Many of these are provided at no cost, while others may be offered for a fee. Sign-up sheets are provided for these events and any costs will be noted on the sign-up sheet. Should an event need to be cancelled due to weather or other unforeseen circumstances, you will be notified.

Local Shopping

There are regularly scheduled trips to the grocery store, malls, local banks, pharmacies, and other places of interest.

Special Events

Special events such as visits to local restaurants, shops, the beach, ballgames, theater productions, and shows are offered. Sign-ups are provided along with any cost associated with the event.

Common Interest Groups

There are a number of common interest groups available for your participation. These include Bible studies, worship services, clubs, and more. These activities are listed in the Talk of the Towers monthly calendar.

Personal Services

A variety of personal services are provided through the Concierge Services department. Additional fees apply for these services. Some of these services are:

Resident Party Planning

Special events can be planned for a private dinner, celebration, or other occasion through Concierge Services.

Personal Transportation Service

Transportation is available on an individual basis. The fee is based upon the distance, location and time required. This service is provided through the Concierge Services Department. Arrangements must be made in advance through Concierge Services to confirm vehicle/driver availability.

The Concierge staff is not allowed, nor qualified, to be a companion for you during a medical appointment or to accompany you on other errands. You must be able to enter and exit the transportation vehicles as well as load and unload your belongings/purchases without help from the staff. The driver will transport you to your destination and return you to Covenant Towers. You will call for pick-up after your appointment/errand. You will be informed of vehicle/driver availability for pick-up when you make the original reservation. With prior approval a staff member may stay with you when mandatory by the doctor's office if no one else is available to accompany you. The cost of the staff member will be the Resident's responsibility. This service must be approved in advance and is based upon staff availability.

Every effort will be made to accommodate personal transportation requests, but since the vehicle(s) are used for many scheduled activities, it is important for everyone to be considerate in arranging individual transportation. Please arrange transportation at least 72 hours in advance. Drivers are not allowed to lift heavy loads or packages due to safety and insurance reasons. The names and phone numbers for local taxi and other services such as Uber are available at the Front Desk.

Transportation appointments not cancelled in a timely manner may be subject to a cancellation fee.

Online Personal Shopping

Occasionally, residents need help with items that are purchased online through providers such as Amazon, Walmart, etc. We are happy to help you with purchasing these items. Charges can either be billed to your Covenant Towers invoice or paid for by credit card at the time of purchase. A fee for services may apply.

Online Grocery Ordering

Groceries can be ordered by submitting your orders to Concierge Services. Orders are delivered to you directly and paid by you directly. ~~billed to your account.~~

Personal Laundry Service

Personal laundry service is available, if needed, through the Concierge for a nominal charge. For additional information about this service, contact the Concierge.

On-Site Amenities

Pool

The pool is open during the warmer months and is available for use by residents and their guests.

Grill

A grill is available for all Residents to use out by the swimming pool. Grilling utensils can be signed out at the Front Desk. All utensils must be returned to the Front Desk. The Resident using the grill is responsible for cleaning, maintaining, and reporting any usage issues.

Games

Various games such as corn hole and croquet equipment are available for use by contacting Concierge Services. Board games are available on the second floor of the Activities Center.

Housekeeping and Laundry Services

Housekeeping

This service is offered through the Concierge and includes dusting of all horizontal surfaces (the Association suggests removal of personal items from the areas prior to your scheduled cleaning), vacuuming of carpets, cleaning of kitchens, bathrooms, including the floors and fixtures and the changing of bed linens upon request. Staff cleaning your unit must have a comfortable work environment. This includes but is not limited to a reasonable setting of heat or air, no verbal profanity, or anything that interferes with the individual's work performance. If conditions are not adequate the employee will report the issue(s) to the supervisor for discussion with the resident. Issues that cannot be resolved can result in your unit not having the services offered. A signed authorization must be on file for any Resident who does not want staff to enter the unit except in the event of an emergency. Housekeeping is only available during your allotted time slot. If you decline housekeeping during your time slot services will be eliminated for that week.

Housekeeping is also responsible for cleaning hallways, laundry rooms, entrances, stairwells, and all public areas inside the Towers and Activities Center.

Miscellaneous requests (those not included as routine cleaning or extra housekeeping) may be fulfilled by Housekeeping. There are fees charged for these services and some restrictions apply due to the availability of staff. You may contact the Concierge should you need additional services or information.

You are expected to take advantage of the bi-weekly housekeeping services provided. Should you not allow this service and a nuisance be determined to exist, the Association has the right to enter the unit, remedy the nuisance, and bill you for the costs.

Laundry

Weekly linen service is included in your monthly HOA fee. Soiled linens must be treated and washed separately, therefore there is an additional charge. Linens need to be put outside your door the night before or early on the morning of your scheduled laundry day. Your bag and all linens in the bag must be clearly marked with your unit number. If you are unsure of your laundry day, please contact the laundry department.

Resident laundry rooms are located on the 2nd through 5th floors in both East and West Towers. Each room has washers and dryers for your personal laundry. You are responsible for your own supplies for washing and drying clothing along with their proper use and storage. Leaving the machines clean and ready for the next person is a necessary part of the operation for each of the Residents. You are encouraged to coordinate usage of washers and dryers in conjunction with the other Residents within the same building. If your clothes are left in a washer or dryer for an inordinate amount of time they may be removed and placed on the folding table.

The use of the Resident laundry room is intended for Resident laundry only and is not to be used for items belonging to caregivers or any other non-Residents.

Personal laundry service is available through Concierge Services and Housekeeping for a nominal charge.

Laundry Bags

Laundry bags can be purchased from Housekeeping or Concierge Services. Deep cleaning, making of the bed and other special services can be provided for a fee by contacting Housekeeping or Concierge Services.

Miscellaneous Concierge Services

Greeting Cards

Greeting cards are available for purchase through Concierge Services.

Charitable Contributions

The Board of Directors does not budget contributions to individuals or organizations on behalf of the Covenant Towers Homeowners Association, Inc., however, we do partner with several organizations for food drives, Christmas gift collections, etc. Your participation in these efforts is completely voluntary.

Newsletter

The Covenant Towers monthly newsletter, “*Talk of the Towers*”, provides a monthly calendar of current and upcoming events. In addition, Resident birthdays/anniversaries are noted. Your contributions are always welcome.

MAINTENANCE

Maintenance

Covenant Towers employs professional staff for the upkeep and repair of the buildings and the grounds. Certain specialized services are contracted as necessary.

Please be aware of the priority of non-emergency requests for maintenance. The staff members must first act on any emergency or hazardous conditions which may develop to comply with governmental requirements (regarding licensure) before they are available to deal with a special request.

Routine Maintenance Requests

Request for routine maintenance services should be made during regular office hours, which are 8:30 a.m. to 4:30 p.m., Monday through Friday. Requests are to be made in writing by completing a Maintenance Request Form and returning it to the Front Desk. Should you need emergency maintenance, call the Front Desk. The Association maintains the heating, ventilation, and air conditioning equipment for the common areas. Exterior window washing can be performed once annually upon request. Additional cleanings are subject to a fee.

Repairs in your Unit

In the event repairs are needed inside your Unit, Covenant Towers will make every effort to give you as much advance notice as reasonably possible. In cases of emergency during your absence, Covenant Towers will provide access to the appropriate repair person.

Unit Maintenance

Responsibility for payment of all costs associated with non-repair items such as general maintenance, upkeep, and repairs will be charged to the Homeowner as an extra service. Listing shown below including, but not limited to:

Non-Building Items

Door Knockers

Garbage Disposals

Interior Painting
Extra Shelving
Extra Towel Bars
Extra Grab Bars
Extra Outlets
Ceiling Fans, Handicap Seats & Rails
Mattress Turning

Additional Lighting
Handheld Shower Fixtures, faucets, and drains
Picture & Mirror Hanging
Furniture moving in the Unit
Extra TV Cable Connections
Appliances

Approval Required for Renovations

Prior to commencing any renovation work within your Unit, a Unit Renovation Application Form must be submitted to the Board of Directors for approval. No work is to commence until written approval has been granted.

Ductwork Cleaning

The ductwork in your unit is a “flexible type” duct which does not lend itself to cleaning. The ducting is hard to remove dust from and is easily torn or punctured. If you feel you must have the ducts cleaned, only have the entry points that are easily accessed cleaned. Remember you are responsible for any damage caused to your ducts.

Doors and Door Locks

Do not alter any door lock or install a new lock, knocker or other door modification without approval from the Maintenance Department. Any damage to any lock or lost keys will be repaired or replaced at the Owner’s expense. No door chains are allowed on the unit entry doors. This is prohibited for safety reasons in case we require access during an emergency. Duplicate keys can be made by Maintenance for a reasonable fee. When a unit is sold the HOA will change the lock and the associated cost will be added to the Certificate of Assessment.

Defects and Damages

You are responsible for giving Covenant Towers maintenance staff notice of any defects or damage to the structure, equipment, plumbing, electrical system, and fixtures in your Unit.

Trash & Garbage

Trash chutes are provided in both East and West Towers. The chutes are designed to take all trash and garbage to a large receptacle on the ground floor. All garbage must be in a sealed plastic bag before being placed in the trash chute or disposed of in the Trash Room. Do not dump loose garbage or trash into the chute or dumpsters.

The trash room is located on the first floor of each tower. Recycling bins are available, and you are encouraged to help reduce waste by recycling whenever possible. Large items including furniture can be brought to the Horry County Solid Waste Authority located at 800 International Dr, Myrtle Beach. Should you need help with the disposal of large items, the Maintenance Department can perform this service for a fee.

Recycling Program

Recycling is encouraged at Covenant Towers; however, it is not mandatory. Residents who cannot physically handle the task should dispose of recycling items along with their regular trash. Covenant Towers employees can dispose of your recyclables for a fee.

Items accepted for Recycling:

1. Newspapers & Magazines – Place loose items in Pelican Containers.
2. Steel & Aluminum Cans – Please rinse.
3. Clear, Brown & Green Glass – Please remove caps and lids, rinse.
4. Plastic Soft Drink Bottles – Please rinse
5. Plastic Milk Cartons – Please rinse
6. Plastic Laundry & Detergent Containers – Please rinse

For more information concerning recycling, contact the Maintenance Department.

Pest Control

Regular pest control treatments are provided in the Common Areas and within each resident's Unit. Covenant Towers personnel accompany the pest control company when treating residences. Covenant Towers reserves the right to treat each unit in its efforts to provide adequate overall pest control throughout the property. Refusal to allow pest control can result in pest migration to other Dwellings. Any associated fees resulting from refusal of pest control may be charged to the Owner/Resident.

Storage

Each unit is assigned a storage space in their building. Any material placed outside the assigned area is subject to disposal.

Additional storage space and bicycle storage is also available on a first come, first serve basis, for a monthly fee. Please contact the Executive Director ~~Maintenance~~ for details and pricing.

Deliveries

Deliveries and outside contractor services must be coordinated with the Maintenance Staff prior to arrival at Covenant Towers and should be completed during normal business hours of 8:30 a.m. and 4:30 ~~5:00~~ p.m. Monday through Friday.

Any deliveries or outside contractor services, other than in extreme emergencies, which occur outside normal business hours, can only be made if Covenant Towers maintenance staff approve the delivery/service in advance and the Unit Owner agrees to pay all costs incurred by Covenant Towers to have the staff member present. Cost estimates are available on request.

The definition of "Deliveries and Outside Contractor Services" includes but is not limited to: moving in or out, furniture/equipment deliveries, service work on heating/air conditioning

equipment or appliances, service on plumbing/electrical, flooring cleaning and/or replacement, any renovations.

Moving Policy

This policy is designed to make the moving experience as pleasant and efficient as possible and to avoid interference with/from the activities of other Residents. Persons moving in or out of Covenant Towers are expected to schedule these events in advance with Maintenance. All moves, whether by Commercial Carrier, rental van, or private conveyance, must be scheduled Monday through Friday between 8:30 a.m. and 5:00 p.m. when support services from staff personnel are available. Weekend, holiday and after hours moves will only be allowed when a weekday move during regular business hours is impossible and will require both approval by and may require the presence of, a maintenance staff member. All costs associated with the staff member's presence will be charged to the Resident moving. If prior scheduling arrangements have not been made, then the carrier may be denied access to the premises by any member of the Board of Directors or staff.

Hallways, lobbies, and sidewalks must always be kept clear. Furniture and boxes should not be allowed to block any passageway but should be moved from van to elevator to Unit and vice versa. Empty boxes and packing materials must be kept in the Unit until they can be loaded on the van by movers or discarded by Covenant Towers personnel. The Resident will be responsible for any damage to Covenant Towers property, including floors, walls, ceilings, and elevators.

Fire Safety Procedures

Covenant Towers Dwelling Units are all equipped with smoke detectors and sprinklers. Hallways in each building have smoke detectors, pull stations, and fire extinguishers for fighting a fire should it be necessary. The smoke detectors are hard wired into a central distribution panel and do not require batteries to operate. The fire extinguishers are located at each stairwell in a cabinet. Each Resident should become familiar with the location of this equipment.

There are two alarms with which you should be familiar. First is the smoke detector within your unit which has an alarm that is high pitched and will continue to alarm until the smoke is cleared from your apartment. Things to remember when clearing this smoke:

- a. If this alarm goes off in the Unit, the signal has been sent to the Front Desk.
- b. Maintenance has been notified. During the evening hours, Security is notified.
- c. We will help with the smoke removal.
- d. Do Not Open the Unit entrance door to clear the smoke.
- e. Do Open the sliding glass door and windows to remove the smoke.
- f. Turn on the bathroom exhaust fan.
- g. Do Not turn on the range hood exhaust if the fire is in the oven or on top of the range.

- h. Do pull the fire alarm pull station located by the stairwell nearest your Unit should the fire have the potential of getting out of control.
- i. The alarm in your Unit will automatically reset once the smoke is cleared from your Unit.

The second alarm is the building alarm. This is the Strobing Unit labeled FIRE on the wall near your smoke detector. This alarm is much louder, and it is telling you to leave the building. If this is not possible, put something under the door to keep smoke from entering the Unit and leave your entry door unlocked. Things to remember during this alarm:

- a. Remain calm, do not panic.
- b. Leave the building, proceed to the nearest stairwell. This is your safest place.
- c. If you cannot use the stairs, remain on the stairwell landing and against the wall until someone comes to get you.
- d. Elevators do not operate – they will return to the first floor.
- e. When the alarm is turned off, and an ‘all clear’ has been announced, you may return to your unit.
- f. Do not block the stairwell.

It is the responsibility of every Resident and staff member to keep Covenant Towers safe, and it is your duty to act promptly to any fire alarm by following the instructions in this handbook.

No gas, propane, or other flammable materials are to be stored in your Dwelling. Generators are not allowed to be used on the property or stored in your Unit.

Miscellaneous Maintenance Services

To ensure safety and compliance with fire regulations, Residents are prohibited from storing combustible items, including propane and fuel, within their dwellings. Such items must be stored in designated areas approved by Covenant Towers management. Additionally, the use of any appliance requiring propane or other fuel, such as generators, portable burners or heaters, is strictly prohibited within resident dwellings.

The Covenant Towers Maintenance team can oversee most Resident requests including supplemental pest control, cable/internet troubleshooting, carpet cleaning, disposal of large items, window cleaning and other general maintenance items. Some of these services may be included in your monthly HOA fees or provided for an additional fee. Please contact Maintenance to discuss the issue or fill out a Maintenance Request form.

FOOD SERVICE

Overview

The Food Service Department at Covenant Towers strives to provide the finest quality of food and service. All food is prepared daily on the premises. The Dining Room is open for lunch and

dinner Monday through Saturday, with brunch served on Sunday. Holiday times may vary. One meal per day is included in your HOA fee.

In any uncontrollable circumstance, our dining room protocols are subject to change. Please speak with the food service team to get the details on our current procedures.

Lunch is available from 12:00 p.m. – 2:00 p.m. Monday through Saturday. Dinner Service is available Monday through Saturday from 4:45 p.m. – 6:00 p.m. Sunday brunch begins at 11:30am. Holiday times may vary. When dining in, feel free to eat as much as you like and please be advised that, as with any buffet, no food can be taken with you when you leave. “To Go” foods are available at an extra charge.

The Dining Room

Our Residents are encouraged to come to the dining room not only for a meal, but also to socialize and stay in touch with friends and neighbors. The evening meal is served daily, except Sunday. On Sunday and Holidays, a mid-day meal is provided instead of the evening meal. The Dining Room is also the place to enjoy parties, special events, a variety of entertainment planned by the Activities Department, themed meals, special luncheons, and Holiday events.

The Coffee Shop

A gathering place, the Coffee Shop is located on the first floor of the Activities Center. You may help yourself to coffee and read a variety of publications. Publications are for all Residents and are to remain in the coffee shop.

Resident Services

Per the Master Deed Article XXII, page 10, facility services including meals are intended for Residents and their guests only.

Dinner Service

Overview

The charge for your daily meal is included in your monthly HOA dues. Charges for extra meals, guest meals, deliveries, and special services will be added to your monthly statement along with appropriate sales tax. The Food Service Department does not accept cash payment for its services. The current rates for special services are listed in the Schedule of Fees that are distributed annually.

Reservations & Guests

Guests are welcome to join you for dinner. Please notify the kitchen in advance for parties of six (6) or more. Also, please ask for and sign a guest meal form. A meal charge for each guest will be added to your monthly statement.

Non-Resident Owners

Non-resident Owners may eat in the dining room by purchasing a meal ticket at the Front Desk. Should an Owner not occupying a unit have vacancies, the Owner is considered one Resident, entitled to one meal, regardless of the number of vacancies the Owner may have. At the discretion of management, other Resident services may be available for a fee to non-resident Owners with prior approval.

Dining Room Hours

Monday – Saturday 4:45 PM – 6:30 PM (Buffet closes at 6:00 PM)

Sunday 11:30 AM – 1:30 PM

Holidays 1:00 PM – 2:30 PM

Meal Delivery

Dinner meal delivery* is as follows:

Monday–Saturday 3:15 PM – 3:45 PM

Sunday 10:00 AM – 10:30 PM

Holiday: 11:30 AM – 12:00 PM

*Additional fees may apply.

Meal Pick Up

Monday-Saturday 3:45PM – 4:15PM

5:30 PM – 6:00 PM

Sunday 10:30 AM – 11:00 AM

12:30 PM – 1:30 PM

Holiday 12:00PM – 12:30 PM

2:00 PM – 2:30 PM

Lunch

Lunch is served in the Dining Room for an additional charge. Menus are available from your server in the Dining Room.

Dining Room Lunch Hours: Monday – Saturday 12:00 noon – 2:00 p.m.

Lunch may be substituted for dinner. Please see your lunch server for details.