

# **Crosswinds Estates**

**A Site Condominium  
Ludington, MI 49431**

## **Welcome to Crosswinds Estates Condominium**

This information is provided to Crosswinds Estates residents for easy reference. There is more detailed information in the Crosswinds Estates Bylaws and Rules and Regulations. If you were not furnished with a copy of the Bylaws and the Rules and Regulations at your closing, you may access a copy on the Crosswinds Estates website page [www.CrosswindsEstates.org](http://www.CrosswindsEstates.org).

Crosswinds Condominiums Complex is comprised of five separate associations; each is governed by its own Board of Directors.

### **Crosswinds Estates Condominium Association 116 – 255 Harbor Drive**

Crosswinds Estates is a SITE condominium governed by the laws of the State of Michigan, and located entirely within the City of Ludington. The units in this association are located on the north end of the channel, the beach, and in the mid and south sections of the overall complex. "Site Condominium" means the Co-Owner owns the building and the land the building is on. As such, maintenance to the building itself (i.e. roof, siding windows, doors, painting) is the Co-Owner's responsibility. Lending institutions have no need to contact Crosswinds Estates concerning unit financing or Association insurance.

If you have a **mortgage** then mortgage rules apply as outlined in Exhibit A of the Master Deed: Condominium By-Laws, Crosswinds Estates Condominium, Article VIII, Mortgages. **Escrow accounts.** Some original Estates documents (1988) refer to 2 months of maintenance fees at time of purchase. This is no longer applicable.

There are two types of property in the Estates. Private property is the property each Co-Owner has exclusive ownership of and is described by the Unit Coordinates, often referred to as the "footprint". Common property is all other property at the Estates owned in Common by all the Cop-Owners. Your Unit Coordinates should be identified in the survey when the unit is purchased. "Limited Common" property is a term that refers to common property; outside of an Co-Owner's footprint that an Co-Owner has been granted limited use of, with Board approval, for such items as driveways, patios, decks, plantings and ornamental items. Limited common property is common property, and, in all cases, is immediately adjacent to private property.

### **Crosswinds of Ludington Condominium Association (Old Crosswinds) 96 – 368 Harbor Drive**

These are the original buildings located at the southeast end of the channel and in the center of the complex. The clubhouse, tennis courts and adjoining parking lots are property of this association. Tennis court membership and clubhouse rental may be arranged with the Crosswinds of Ludington Manager.

### **Crosswinds Lakeside Association 50 – 86 Harbor Drive**

These condos are located on Pere Marquette Lake.

### **Crosswinds Marina Association 20 Harbor Drive**

The marina is located on Pere Marquette Lake. The bathhouse and fish cleaning station are included in the property of this association. These facilities, docks and adjoining parking lot are for the use of Marina members only.

### **Lakeside Marina Association**

This marina is comprised of the boat slips located on either side of the launch ramp. The launch ramp is available for use by Crosswinds Estates Co-Owners, but trailers cannot be parked in any of the adjoining parking lots.

### **Summary of facilities, services and bylaws of Crosswinds Estates Condominium Association**

The facilities, services and bylaws of the other associations differ and should be reviewed as appropriate. This is not intended to be a comprehensive description of the Association's Bylaws and Rules and Regulations. Co-Owners and prospective Co-Owners are encouraged to consult the Bylaws directly to resolve any questions, which may arise. Questions pertaining to the following information may be directed to a Board Member.

### **Our Philosophy**

Crosswinds Estates is a hands-on Association. We believe that by volunteering our time and expertise, wherever practical and possible, we can help maintain our relatively low Estates operating costs. This is not a mandatory requirement, only on a volunteer basis, at the Co-Owners discretion. Many Co-Owners do not choose to participate, but if you would like to help out it would be appreciated.

## **Association Dues**

The Board of Directors adopts a normal and prudent operating budget for each calendar year and establishes a monthly charge for each unit for maintenance, operational expenses, and monthly internet and cable TV services. The monthly fee may include an amount for a reserve fund for large scheduled and emergency maintenance expenses. Monthly fees are reviewed each year to adjust for current and anticipated future costs. Major expenses may necessitate an additional assessment. Dues are due the first of each month and are paid to the association's accounting firm. A monthly administrative fee of \$25 and interest compounded as of the first day the dues were late will be imposed on unpaid balances after 90 days. For Co-Owners who travel and do not like payment penalties, advance monthly payments should be made and mailed to our accounting firm:

Crosswinds Estates Condominium Association  
c/o Claire, Massie and Co. CPAs  
PO Box 707, Ludington, MI 49431  
Phone: (231) 843-3443

The Association dues cover the following expenses:

- Expanded Basic Cable TV
- Internet
- Snow plowing
- Pool expense
- Reserve Funding
- Common area electric, gas, water, and sewers
- Ground maintenance to common areas
- Pest Control (exterior only)
- Insurance (structural and liability on common elements only)

## **Board of Directors, Association Meetings**

A 5 to 7 member Board governs Crosswinds Estates with members serving three-year terms. The Board conducts the annual Association meeting each summer. Elections are held annually at the annual meeting for one or two members to fill seats being vacated, the terms are staggered. Co-Owners are also welcome at the regular board meetings during the year and are encouraged to participate on committees. The dates and times of the meetings are published on the web-site. The agenda is posted at the mailboxes one week prior to the meetings. Any agenda items must be submitted via email to the President of the Association or mailed to 256 Harbor Drive, Ludington, MI 49431 at least two weeks in advance.

Co-Owners are encouraged and requested to convey any Association related concerns to the Board of Directors via written means, i.e. U.S. Mail, email or a written note delivered to a Board Member. Clearly document the situation and express your view of a suitable resolution to the situation.

## **Pool Rules**

The swimming pool and the beach are the property of this Association. A limited number of pool memberships are available to other Association members. Please be aware of and know the pool rules. Co-Owners are responsible for their guests reading and obeying the rules. The Board of Directors reserves the right to exclude persons not complying with the pool rules. No swimming or spa use is permitted before 10:00 a.m. or after 10:00 p.m.

Beach access for members of the other Associations is at the North and South ends of the beach and other designated walkthrough areas.

## **Recreation areas.**

The space next to the pool has been designated for recreation/game and play activities. Any recreation activity that extends beyond the imaginary boundary between your unit and our neighbors should be moved to this area.

**ABSOLUTELY NO GOLF PERMITTED ON ESTATES PROPERTY.**

## **Mail and Newspaper Boxes**

These are located near the pool. Ludington Daily News is for subscribers only. A bulletin board is located in the enclosure for upcoming events and news.

## **Tennis Courts and boat ramp.**

The tennis court is owned by *Crosswinds of Ludington*. Crosswinds Estates Co-Owners can purchase a yearly court pass from the Crosswinds of Ludington Condo manager, at his office by the marina. The boat ramp is owned by *Lakeside of Ludington Condominium Association*. The boat ramp is available for use by Crosswinds Estates Co-Owners for launching and retrieving only, there is no parking available in the ramp area.

**Snowmobiles, motorcycles, ATV's, motorbikes, motor scooters and other motorized recreational road and off-road equipment, including so-called "toy" powered scooters, are prohibited under (Section VII, section 4(i)) of the by-laws, except by special permission of the Board of Directors for handicapped purposes only.**

**Cable TV and Internet Service**

Spectrum Communications, formerly Charter, provides expanded basic cable TV and internet service and the cost is included in the monthly Association fee. Each owner is responsible however for contacting Spectrum for any service needs including hookup and disconnect. **The Spectrum 24/7 phone number is: 1.800.314.7195.** The Association has nothing to do with Spectrum service issues.

**Parking**

Parking is limited to driveways. **No parking is permitted on the street or lawns.** Extra cars may be parked in visitor parking located between the signs by the pool. Boat and RV parking is restricted to three-day maximum **in driveways.** They must be stored in garages or off-site.

**Speed**

The speed limit on Harbor Drive is 15 miles per hour. Lakeshore Drive has a legal limit of 35 miles per hour. Please use caution; there are often children, pedestrians and deer using the streets.

**Pets**

All outdoor pets must be on a leash, or in the hands of the owner, at all times. Co-Owners/guests are required to pick up and properly dispose of all dog waste promptly.

**Tents**

Tents may not be placed on lawns or used overnight anywhere on Association property.

**Property Taxes**

Property taxes are paid by individual Co-Owners.

**Exterior Changes**

Any changes in landscaping, patio, or exterior structure changes, must be submitted to the Architectural Review Committee and Board for approval.

**Rental of Units**

Short-term leases (less than one month) are prohibited by the City of Ludington. A copy of all leases must be submitted to the Board for prior approval.

**Free-standing Garages**

The Master Deed requires anyone that is an owner of one of the ten free-standing garages to also be an Co-Owner of a condo unit in Crosswinds Estates. The individual Co-owner of each garage is responsible for its maintenance and an equal portion of the cost of electricity as recorded by the meter on the garage building.

**Crosswinds Estates Ground Contacts**

Olson Irrigation, Sprinklers/Irrigation, (231) 845-1384  
Morrill Landscaping, Grounds/Landscaping, (231) 510-7476

**Public Contact Information**

City of Ludington- water, trash, etc.- 231-845-6237  
Consumers Energy- 800-477-5050  
DTE Energy- 800-947-5000  
Spectrum 24/7 Bulk Tenant Customer Support at 833-697-7328.  
Chamber of Commerce- 231-845-0324

**Summer Book Exchange**

There is a lending library located in a cupboard inside the pool kitchen.

**Trash Pickup/Recycling Pickup**

Garbage and recycling trash pickup is Monday morning. The waste management company uses two trucks for these pickups. Garbage is usually collected early (7am) and the blue recycle bins (provided by the city) are emptied later. According to a Ludington City Ordinance, trash is not allowed to be set out until 5 PM the day prior to collection. Please do not put trash bags at the curb before then because it encourages unwanted wildlife that creates an unsightly mess. Co-Owners are responsible for furnishing their own plastic bags or rigid plastic trash containers. If possible, rigid plastic containers are recommended but need to be placed back inside garages after trash is picked up. Trash bins by the freestanding garages are for use by the condominium units that do not have garages. The City of Ludington allows each household to place a single (1) bulk item or (1) non-freon household appliance or up to three (3) additional 33-gallon bags of waste out for pick-up the first pick-up of each month. See the City of Ludington website for additional information. If possible, make arrangements with a neighbor to handle your trash in your absence.

### **Good Neighbor Policy**

By law, it is the responsibility of all Co-Owners to abide by the Bylaws and Rules and Regulations of the association. The Board realizes that problems will occasionally arise. Please help us to promote harmony by doing your part to resolve any conflicts that you may be aware of by first discussing it with appropriate party. If, after discussing the issue with the party involved, you still feel it needs to be brought to the Board's attention, please submit your complaint in writing along with your suggested resolution to the problem. Often, Co-Owners may not even be aware that the issue exists until you mention it to them. It would be helpful to all Co-Owners to periodically review their copy of the Bylaws and Rules and Regulations, especially with regards to the outside appearance of their units. If you have guests using your unit, please make them aware of the rules of the Association.

The Board does not see itself as a "policing" board, but instead sees its responsibility to lead and help create a positive attitude and spirit of cooperation among our Co-Owners.

We would appreciate your help in creating and sustaining this spirit of cooperation at Crosswinds Estates. This is only a brief description of information contained in the Bylaws and Rules and Regulations. Please read them for clarification. If you have any questions or concerns about these regulations or any other aspect of life here at Crosswinds Estates please feel free to contact any member of the Board of Directors. They will be happy to address your concerns.

### **Exterior Modification of your Unit**

If you are doing anything to the exterior of your Unit that changes the size or appearance of your Unit you need the approval of the Architectural Review Committee and Board. If you are repainting in the same color, replacing landscaping in the same dimensions of existing landscaping or replacing roofing with the same color, you do not need the approval of the Architectural Review Committee or Board. Please review the Bylaws and Rules and Regulations or contact a Board Member.

### **Grounds Maintenance**

Co-Owners are responsible for maintaining planting areas on their private grounds. The Association also asks Co-Owners to assume some financial responsibility for maintaining planting areas on common and limited common ground around their units. This is on a voluntary basis only. This includes placing and replacing any and all plantings around their unit. This helps keep our Association expenses down. The Association provides cost effective, minimum, basic summer and winter grounds services and has created suitable alternatives for Co-Owners who wish additional services at additional, Co-Owner expense.

### **Who is Responsible for What?**

#### **Association Responsibilities**

The Association is responsible for all grass cutting, edging, trimming and spraying of all bushes, trees and shrubs on all private and common ground. The Association is responsible for maintaining the beach area from the West edge of the Unit Boundaries to the water. This includes installing and removing the removable walkways, the beach area snow and sand fences, the bird string, and includes grooming the sand each spring.

The Association is responsible for maintaining the grounds around the pool and mailbox.

#### **Co-Owner's Responsibilities**

The Association appreciates Co-Owner cooperation and help in maintaining planting areas on Common and private property around their units by weeding, maintaining and replacing ground cover, ground plantings, trees, shrubs and bushes and ornamental treatments. If an CoOwner does not wish to assume any ground maintenance responsibilities beyond what the By-Laws state, he/she should contact the Grounds Manager so alternative arrangements can be made.

Co-Owners may replace existing shrubs, plantings and trees that have died, are diseased or storm damaged with the same kind of planting, in the same place, without Board approval.

Upon request of an Co-Owner, and with approval of the Association, the grounds committee will remove any dead, dying, diseased or storm damaged trees in Common areas at the expense of the Association. Removal will be to ground level only. Co-Owners are responsible for all root and stump removal (own expense) but are encouraged to work with the Grounds Manager on all such projects. Replacement plantings, if different from what was there before, may require Board approval. Please check with the Grounds Manager before beginning your project.

If a Co-Owner is replacing the total landscape area or adding a new planting where the same kind did not exist before, the plan must be reviewed by the Grounds Manager and approved by the Association.

Co-Owners are responsible for the consequences of unauthorized modification to common ground areas.

### **Summer Ground Maintenance Options**

The Association understands that people are very busy and may find it difficult to adequately maintain the grounds of their unit. Therefore, there are several options to assist Co-Owners in such maintenance:

- 1) Basic Association maintenance. What we have now, as outlined in the Grounds Maintenance Policy. No additional cost, all costs covered in monthly dues.
- 2) Co-Owner provided maintenance. The Co-Owner may wish to contract out some, or all, of his ground maintenance to a source of his choosing. The Co-Owner is responsible for all costs incurred by his/her source.
- 3) Last resort maintenance. If a unit is not maintained, the Association will take action. After receiving written notice from the Board and after 30 days without a plan of action submitted to the Grounds Manager, a contractor will be hired to correct the situation and the bills submitted to the Co-Owner. Prompt payment will be expected to avoid further (legal) action by the Board.

Co-Owners are also requested to contact the Grounds Committee for suggestions on all plantings. Some species just do not do well here due to the harsh climate. Trees are of particular concern. Some trees are disease prone, bug prone, have lots of needles and leaf debris and have brittle trunks. Please contact the Grounds Manager for specific recommendations before you do anything.

### **Winter Association Responsibilities**

#### **Winter Snow Removal Options**

- 1) Basic Association maintenance covers the plowing of all roadways and driveways to within three feet of garage doors. For year-round residents driveways are plowed each time the road is cleared. But all unit driveways are plowed weekly. Walkways and patios are the responsibility of the unit Co-Owner.
- 2) Co-Owner provided maintenance. At the Owner's request, the Grounds Manager will provide references for the Co-Owner to make his own arrangements for care of driveways, sidewalks and patios.

Please contact the Grounds Manager, or a designated representative, as to when removal is required at least 24 hours beforehand. If needed, the Grounds Manager, or the designated representative, will assist the Co-Owner to make special snow removal arrangements beyond those outlined above at Co-Owners' expense.

### **Realtor and New Owner Information**

*For Sale signs* -The Board of Directors approves a single, professional quality sign that may be displayed: 1. On either side of the patio in a flowerbed, or, 2. In the flowerbed between the garage and walkway, or, 3 prominently displayed in a window. No signs may be placed in lawn areas. *Open House signs* – a single sign may be displayed at the end of the driveway or on either side of the patio in a flowerbed during the hours of the open house only. *Open House showings* – Open House showings shall be attended at all times by the realtor or his/her appointed substitute. No vacant, unlocked, open houses. No signs (except for Open House signs) will be permitted outside the unit boundaries or outside the Estates.

### **Outstanding assessments**

The purchaser has the right to request a written statement from the Association as to any assessments the seller may have outstanding. The purchaser should contact Claire, Massie and Company, C.P.A., 5777 West Johnson Rd., Ludington, MI 49431, phone: 231.843.3443 to obtain such a statement. The purchaser should be sure there are no outstanding fees prior to closing. Unless the purchaser or grantee requests a written statement from the Association at least 5 days before closing as provided in the Act, the purchaser or grantee shall be liable for any unpaid assessments against the Unit together with interest, costs, and attorneys fees incurred in the collection thereof.

**Ultimate responsibility for delinquent fees passes on to the new Co-Owner.**

### **Co-Owner information**

Realtors, please have new Co-Owners forward their contact information to the Association as soon as possible.

### **Estates By-laws and Rules and Regulations**

Crosswinds Estates information is available on the web-site at [www.CrosswindsEstates.org](http://www.CrosswindsEstates.org) or in hardcopy form from your Realtor or the Association Secretary.