



River Forest Courtyard Homes
Council of Co-Owners, Inc.
Board of Directors
6318 River Forest Drive
Louisville, Kentucky 40258

Summer, 2015

Dear River Forest Residents:

This packet was originally intended for new homeowners, but we decided it would serve equally well as a resource for all residents to keep on hand.

Enclosed in this packet is a wealth of information about River Forest. It is categorized for easy reference, with a Table of Contents page to help you locate information quickly. Much of the packet contains general information, but we have also included some important rules and regulations that must be followed. Please keep in mind that the vast majority of our rules and regulations are mandated by our Master Deed and Bylaws or are state/county requirements.

This packet of guidelines in no way replaces the official documents of River Forest's Master Deed and Bylaws, which are available from Kentucky Realty.

We are very happy to be a part of this wonderful River Forest community and, with your help, we will continue to thrive as one of the best places to reside in the South End of Louisville!

Sincerely,

Board of Directors

River Forest Board of Directors

Note: Please complete the Emergency Contact Form on Page 9 and return it to Ginny Thomas at 8605 Forest Way Drive. Thank you.

**River Forest Courtyard Homes
Council of Co-Owners, Inc.**

**Information Packet
Summer, 2015**

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About River Forest

Who owns River Forest?

The residents own River Forest. The residents themselves own their unit from the drywall in. From the brick out is owned by the Homeowners' Association.

What/who is the Homeowners' Association (HOA)?

The HOA is made up of the 140 unit owners who reside at River Forest. Each unit owner owns 1/140th of the 27 acres of River Forest property.

What is included in the River Forest property?

All the land, which is separated by fencing; all 35 patio home buildings; all trees and shrubbery; the clubhouse; the pool; the walking path; the streets and courtyards.

Who takes care of River Forest?

1. Your River Forest Board of Directors meets monthly to discuss pertinent issues and to ensure everything is running smoothly. With the input of residents and our management company, the Board makes all decisions regarding River Forest.
2. Our management company takes care of the day-to-day operations and maintenance of our property.
3. Each resident is encouraged to do his part in maintaining the appearance of the complex. Volunteers play a huge role in the caretaking of River Forest and save us significant dollars that we don't have to pay out to service people.

Who insures River Forest?

1. The homeowner is responsible for insuring his unit from the drywall in. Insurance companies who handle homeowners insurance are familiar with this concept and offer condo insurance rates.
2. The homeowner, of course, is responsible for the contents of the home.
3. The HOA is responsible for the patio home buildings from the brick out, along with clubhouse, pool, and grounds.

What is the Board of Directors?

The Board of Directors is made up of seven (7) River Forest residents who are elected for three-year terms, on a rotating basis. They include President, Vice President, Secretary, and Treasurer, and three (3) members at large. They work hard to ensure that River Forest operates smoothly and maintains a nice appearance. Board members are resident volunteers (your neighbors) who are not compensated in any way for their services.

Our Management Company

Who is our management company?

Our management company is:

Kentucky Realty Corporation
3944 Bardstown Road
Louisville, Kentucky 40218
(502) 473-0003
www.kyrealty.net

Who is our contact at Kentucky Realty?

River Forest's site manager is Dennis McCoy, who attends all our Board of Director meetings and helps take care of day-to-day operations and resolves repair issues and problems.

What does the management company do?

1. They collect condo dues, which can be submitted by either monthly check or bank debit.
2. They secure contracts and arrange for such services as lawn care, trash pickup, snow removal, etc.
3. They pay our bills for any purchases, maintenance, and other services.
4. They take residents' phone calls for repairs and determine if the repair is to be performed by and/or billed to the resident or to the HOA.

Important Message Alert System

Kentucky Realty has arranged for a very valuable message alert system for River Forest, at no cost to the resident. You can subscribe to this service by calling:

Reach Alert System
Ken Weber
(877) 307-9313 or 235-9697

You will receive automated calls, text messages, or e-mails (depending on your preference) relaying severe weather warnings, information about changes in trash pick-up schedule, and other very important information regarding River Forest. We strongly urge you to subscribe to this free service. More information about the Reach Alert System can be found on **Appendix A**.

Only designated Board members or Kentucky Realty can initiate the alerts. You will not receive random "junk" calls, text messages, or e-mails.

Homeowners' Monthly Condo Dues

What do our HOA dues cover?

- Insures the exterior of all homes
- Insures the clubhouse, pool, and all other grounds assets and amenities
- Grass mowing and trimming
- Annual shrub trimming
- Annual weeding and mulch application
- Tree trimming or removal when needed
- Snow removal of streets, courtyards, and driveways (3" or more)
- Painting of fences, doors, door frames, and columns when needed
- Roof repairs
- Termite protection
- Water and sewer service
- Weekly trash pick-up (current pick-up day is Wednesday)
- Clubhouse maintenance
- Pool maintenance
- Road and courtyard street maintenance
- Fire and police protection

What expenses are not covered by the HOA dues?

- Door knob repairs
- Lock changes or repairs
- Replacement of door sweeps or rubber door seals
- Snow removal of sidewalks and patios
- Window washing
- Power washing of vinyl siding and concrete
- Screen repairs
- Window replacement if window has been tinted or treated with any type sun protection
- Cleaning of dryer vents
- Exterior insect extermination around units for seasonal insects (ants, beetles, etc.)
- Storm doors
- Damage caused by homeowner or their guest(s)
- Garage doors and openers

Who do I call for problems or repairs?

Contact our site manager, Dennis McCoy, at 473-0003. Do NOT call a Board member. Board members are your neighbors, and we have a management company who will respond to your needs promptly.

Clubhouse and Pool Information

What is contact information for the clubhouse?

Kurt A. Manecke Clubhouse *
6818 River Forest Drive
Louisville, Kentucky 40258
(502) 922-2825

*The clubhouse was named after and dedicated to River Forest's first president, Kurt A. Manecke, who passed away in 2006.

Who can use the clubhouse?

Each resident is given a clubhouse key when they purchase their unit.* The clubhouse key also fits the pool gate. All residents are welcome to use the clubhouse and pool, but there are restrictions to both facilities.

Please note: A resident is NOT allowed to lend his key to anyone else. The resident MUST BE present when the clubhouse and/or pool is used.

Can the clubhouse be rented for social gatherings?

Yes, the clubhouse may be rented in advance for parties. Again, there are requirements and parking restrictions. A copy of the Clubhouse Rental Agreement and other pertinent information can be found on **Appendix B** of this document. Resident Wanda Sand handles the clubhouse rentals and can be reached at 935-1837.

What are the pool rules?

Pool rules can be found on **Appendix C** of this document. These rules must be strictly enforced, as they are mandated by the County Board of Health. The Board of Health makes surprise visits to our pool. If we are penalized and fined, the resident who broke the rule is responsible for payment. Please read the rules closely and abide by them at all times.

*If you were not given a clubhouse/pool key at the time of your home purchase, please contact our current Board president, Teri Trail, at 937-7314. Do not call after 9:00 PM. Lost keys can be replaced at a cost of \$3.00/key.

Useful Outside Contractor Information

Why do I need to have my dryer vent inspected?

Because our dryers are vented upward through the roof, it is very important to have your dryer vent checked each year. Lint collects in the vent and is a dangerous fire hazard. We suggest you have your vent checked annually and cleaned when needed. The following company is familiar with River Forest and will check and clean (if needed) your dryer vent.

Warm Hearth Chimney
Kerry Culbreath
418-4228

\$40 for inspection only
\$80 if inspected and needs cleaning

Who can I call for power washing my vinyl siding and concrete patio and sidewalk?

We encourage you to have your home power-washed every couple years. The vinyl acts as a magnet to dirt and insects and can become very unsightly.

Charlie McCandless
649-4429

\$75

What if I have a problem with insects coming into my home?

You can call Apex Pest Control, and they will treat the exterior of your home, along with extermination of the interior if desired.

Apex Pest Control
Bill Jacobson
952-2499

\$32 for treatment

Who do I call for garage door repairs?

Lewis Door Company
937-5505

Please note: Charges listed above may increase at any time at the contractors' discretion.

River Forest's Social Activities

Monthly Potluck Dinner

This is a fun way to meet many of your neighbors! You will receive an invitation each month to attend the potluck dinner at the clubhouse that takes place on the 3rd Thursday of each month. The host(s) of that month's dinner will provide the main entrée, and you will be asked to bring a salad, vegetable, or dessert. We have an abundance of good cooks at River Forest, and you'll get a wonderful dinner for only \$3.00. Come join your neighbors! Just RSVP to the name on the invitation.

Following the dinner, you can stay and play Bingo and Half & Half.

Ladies' Bunco Night

This is held the last Tuesday of the month from 7:00 to 9:00 PM at the clubhouse. If you're a Bunco player and would like to join the Bunco club, contact Joann Kelly at 742-2430.

Men's Poker Club

The poker club meets every Monday evening at 7:00 for a neighborly game of cards. If you are interested in joining the men's group, just show up. Or if you'd like more information, you may contact Bill Thieneman at 937-2395.

Ladies' Card Day

Many of the ladies at River Forest meet each Wednesday afternoon for lively games of cards. They meet from Noon until about 4:00 PM at the clubhouse. Feel free to drop in any Wednesday and join the ladies for a fun afternoon.

Friday Night Ladies' Dinner and Card Game

A group of ladies meet at 6:00 on Friday evenings at the clubhouse for dinner and cards. You may contact Deloris Kemper at 935-0578 for more information.

River Forest Red Hats Club

Ladies age 50 and older are eligible to join the Red Hats Club. The Red Hatters meet the first Monday of the month at the clubhouse. They enjoy activities such as going out to lunch or to the theater. Contact Faye Cannon at 937-1937 if you are interested in joining the group.

Lawn/Landscape/Exterior Rules, Guidelines, and Information

- **Appendix D** lists guidelines for **homeowner-initiated landscaping and decorating**. Please review this list and follow accordingly.
- Each unit owner is required to **winterize your exterior water faucets** in late fall to avoid burst pipes. Instructions for turning off your outside faucets can be found on **Appendix E**. If you do not winterize them and have a broken pipe, the repair is at the owner's expense. (A reminder will be sent in the fall.)
- **Do not apply salt products to snow or ice**. This damages the asphalt and concrete.
- **Gates are to be secured in either the open or closed position** at all times. This keeps them from swinging back and forth and damaging the lock.
- Our **speed limit throughout the subdivision is 15 mph**. Please do not exceed that speed.
- Your **car(s) are to be kept in garages** at night.
- **No cars (residents or guests) are to be parked in the turn-around areas**.
- If guests' cars fill up your driveway, additional parking can be secured **at either the clubhouse or on one side of the main roads**. Absolutely no cars are to be parked on the courtyard streets.
- **No car is to be parked on corners** where areas are striped, nor are they to block anyone's mailbox or driveway.
- **No littering** is allowed.
- **No solicitation** is allowed.
- **Pets outdoors must be on leashes** at all times.
- The resident is responsible for **cleaning up after the pet**.
- **Hoses and sprinklers must be stored out of sight**.
- **No flowers are to be attached to or grown on fences**. House numbers are allowed on the fences.
- **No alterations to trees or shrubs** are allowed, with the exception of removal of the barberry bushes (the red, thorny bushes). They can be removed for \$20/each. If you want to replace those, only nandina bushes are allowed as replacements. Greenscapes will remove and replace for \$60. Contact Kentucky Realty to make arrangements with Greenscapes.
- **Satellite dishes** are only allowed if they are mounted to a short pole, planted in a large flower pot on the patio, and are no higher than the fence.

Additional Exterior Information

- Board members perform a spring walk-through of our complex to assess **exterior painting needs, along with shrubbery and tree damage**. A list is then compiled, which residents may review, and the work is performed during the good-weather months.
- If a resident would like to have his **sidewalk and patio cleared of snow**, there is an extra charge. Greenscapes, our current landscaping company, offers such a service, and we often have other people interested in clearing the snow at a minimal charge. Watch the Board of Director minutes or Reach Alert for information.
- Again, for **seasonal home decorations and outdoor party decorations**, see **Appendix D** for landscaping and decorating guidelines.
- Absolutely **no alterations are to be made to the exterior of your unit** without the approval of the Board of Directors. The Improvement Application can be found on **Appendix F**.

Emergency Contact Form and Emergency Keys

We have found it necessary on several occasions in the past to contact a family member when there is an emergency situation. We ask that you take a few minutes to **complete the Emergency Contact Form below and submit it to VP Ginny Thomas.**

Current board members include: Teri Trail (President); Ginny Thomas (Vice President); Carolyn Nuami (Secretary); Roscoe Davis; Frank Wheatley, Toni Thomas, and Antonio Derricks, members at large).

We have also encountered occasions when it was necessary to enter someone's home during an emergency. **We encourage you to give us a key to your unit** that would only be used in an emergency. These keys are secured at the clubhouse and are coded for identification so that no one except Board members have the code sheet of which key belongs to whom. If you have a storm door with a key lock, please submit that key, also.

If it becomes necessary to enter your home, two (2) board members will do so; no one enters alone.

(Please detach at line above and submit to a Ginny Thomas at 8605 Forest Way Drive)

Emergency Contact Form

Name(s) of All Persons Living in Your Home

_____	_____
_____	_____

Your Street Address

Your Phone Number(s)

_____	_____ / _____
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Emergency Contact Persons/Relationship

Their Phone Numbers

_____ / _____	_____ / _____
_____ / _____	_____ / _____

Pets in Your Home

Type or Breed (dog, cat, bird, etc.?)

_____	_____
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June 5, 2014

Residents of River Forest;

Recent events in cities throughout the country have left law enforcement and local officials scrutinizing their emergency response plans. Part of any response includes communicating critical information to the residents of River Forest. We also recognize the need to share time sensitive information about many non-emergency situations. Notices regarding pest control spraying schedules, parking lot repaving, pool opening/closures, downed trees, broken water lines, power outages, or suspicious activities are just a few of the situations of which you will want to be informed.

To improve our ability to communicate with you, we have made a special arrangement with Reach Alert to provide an easy to use notification service. We encourage every resident to register for this service. Registration is simple and takes about one minute to complete. You decide how you want to receive our alerts: text message, voice advisories, and/or e-mail. All you need to do is:

1. Go to www.reachalert.com to register for the service.
2. Click on CREATE ACCOUNT (about halfway down the page in the block on the right).
3. Follow the prompts and enter your contact information so that you will receive alerts via your preferred method (text message, voice call, or email).
4. Enter River Forest when asked which network you want to join. As you type, our name will appear in the drop-down list. Just click on our name.

Note for text messaging: If you request text messages, within seconds, Reach Alert will send your phone a text message with a four digit validation code. When you receive the four digit number, simply enter this number on the registration screen and then click on the word VALIDATE. The process is very simple.

If you do not have a computer and wish to register, simply call the toll free number at Reach Alert. We will register you in seconds. If you do not use text messages, no problem, we will make sure you receive a voice call.

Please register today. This will be our primary means of sharing emergency and time sensitive information. If you don't register, you may miss critical announcements!

This is paid for already by your Board in order to develop better communications. Please join up as soon as you can, because we can really use this device during the paving project.

If you have any questions, please feel free to call the customer service people at Reach Alert. Their contact information is listed below:

Ken Weber, COO - Reach Alert; (877) 307-9313; (502) 235-9697 (cell)

River Forest Clubhouse Rental Agreement

Requested Rental Date: _____ Time: (from) _____ (to) _____

Resident's Name: _____ Phone: _____

Type of Event: _____ No. Guests Expected: _____

Contact Wanda Sand at 935-1837 to reserve the clubhouse, to cancel a reservation, or any other information regarding clubhouse rental.

Note: All maintenance fees must be current before the clubhouse can be rented.

The fee for the clubhouse rental is \$125 for five (5) hours of usage. If you wish to use the facility longer than five hours, there is a \$10 fee for each additional hour to cover utility usage and wear & tear on the clubhouse. **The \$125 fee must be paid at least month in advance of the rental date.**

In addition, there is a \$100 damage deposit fee. **The \$100 damage deposit fee must be paid within one week after making the reservation.** This rental agreement form must accompany your deposit check.

Both checks should be made payable to River Forest Homeowners Assn. No cash will be accepted.

If you cancel the rental, you must do so at least two (2) weeks in advance in order to avoid a \$50 cancellation fee being withheld from your damage deposit.

The clubhouse is available for private rentals any day or evening, with the exception of dates reserved for River Forest events (monthly potluck dinners, men's poker club, ladies' bunco club, etc.) and also is not available for rental on the following holidays:

New Year's Day	Easter Sunday	Derby Day
Fourth of July	Labor Day	Thanksgiving Day
Christmas Eve	Christmas Day	New Year's Eve

The following guidelines must be followed when using the clubhouse:

- At the beginning of the event, all exterior doors must be unlocked for fire safety purposes.
- No more than 100 people may be in the clubhouse for an event (fire regulation).
- Residents may use the clubhouse patio during an event, but pool privileges are not included in the clubhouse rental.
- The resident reserving the clubhouse must be present at the event and is, at all times, responsible for the actions of guests while using the facility.

- The resident reserving the clubhouse is responsible for damage to furniture, fixtures, or any other damage to the facility. The cost of repairing or replacing damaged items will be deducted from the deposit, with the remaining costs billed to the resident.
- The resident hosting the event must provide all paper plates, napkins, cutlery, etc., that is needed for the party.
- Guests must wear proper attire and respect the privileges of residents in their use of the clubhouse facilities.
- Noise levels need to be kept reasonable, especially during evening hours.
- When the event concludes, the clubhouse must be put back in order, such as:
 1. If any furniture has been moved, it must be returned to its original place.
 2. Any clubhouse items used (appliances, etc.) must be cleaned.
 3. Garbage must be bagged and taken to the large trash cans on the patio in the rear of the clubhouse.
 4. The area surrounding the clubhouse must be checked to be sure no cans or other items have been left outside.
 5. If the patio area is used, it must be left clean and with the furniture returned to its original places.
 6. The lights and fans must be turned off.
 7. All doors must be locked when you leave.

Signature of resident making reservation: _____

Today's date: _____

**Attention River Forest Residents
Who Are Hosting Clubhouse Parties**

One of your responsibilities as the resident hosting an event at the clubhouse is to make sure all your guests observe our parking regulations. Please be certain to make frequent checks of the parking situation as your guests arrive.

- Because of fire regulations, no cars are to be parked on or near the street corners (where the white stripes have been painted).
- Absolutely no double-parking of any kind is allowed. That includes parking perpendicular behind cars already parked directly in front of the clubhouse.
- If you so desire, two of your guests may park two cars directly in front of your garage. However, parking is not allowed anywhere else within any courtyard area, including yours.
- Parking is allowed on one side of the street only, so as to allow the street to remain passable.

River Forest Pool Rules

- Admission to the facility shall be refused to all persons having any contagious disease. Persons with excessive sunburn, unhealed abrasions, corn plasters, bunion pads, adhesive tape, or bandages of any kind are not permitted.
- A person under the influence of alcohol or exhibiting erratic behavior shall not be permitted in the facility area.
- A resident must be present when guests are invited to the pool. Each unit is limited to two (2) guests at any one time. Residents have priority over guests in using the pool.
- Children who are not toilet-trained are not allowed in the pool.
- Non-resident children under the age of 16 will not be allowed in the pool after 6:00 PM daily.
- No glass, food, or tobacco products are allowed inside the gates of the pool area.
- No running or rough play is allowed.
- No street shoes are allowed on the pool deck.
- All apparel worn into the facility shall be clean.
- All persons must shower before entering the pool.
- No diving is allowed in the pool.
- No animals are allowed in the pool or clubhouse area.
- The pool is open from 10:00 AM t 10:00 PM only.
- The Health Department requires the following:
 - a. The pool gates are to be locked when anyone is in the pool area.
 - b. Absolutely no one is to swim while alone.
 - c. No more than five (5) people are allowed in the pool at one time. Sitting on the side of the pool with feet/legs in the water constitutes being “in the pool.”

We feel the above rules are in the best interest of our residents, and we thank you in advance for your cooperation.

Revised 07/21/15

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River Forest Landscaping and Decorating Guidelines

The following guidelines have been written based on a survey of residents conducted in 2001 and modified based on insurance, safety and maintenance regulations and restrictions.

Please note: Insurance regulations prohibit placing anything in the grassy area around your unit, hanging anything from tree branches, or mowing the grass around your unit.

It is the unit owner's responsibility to remove anything obstructing access to the fence, gate, or doors before maintenance (painting or repairs) is performed.

The following items are allowed:

- Flowers may be planted only in landscaped area around the house (not around trees or on the fence). They are not to grow above the height of the windowsill. Care and maintenance of the flowers are the owner's responsibility.
- Flower pots
- Shepherd's hooks
- Bird feeders for hummingbirds only (feeding ducks and geese is prohibited)
- Benches or chairs on porch
- Ceramic, glass, or wooden statues or figurines (not around trees, in the lawn, or on the driveway)
- Wind chimes
- House numbers of fence
- Tile, rock, or plastic borders between landscaped area and sidewalk only
- White downspout extensions
- Decorative items mounted to exterior brick
- Additional lighting (landscaped area around house only)
- Seasonal decorations (other than Christmas*) limited to 2 weeks prior and 1 week after the holiday
- Garden hose caddie placed in landscaped area behind shrubbery or mounted to brick only
- Trellises in front of fence only, not to exceed height of fence nor mounted to the fence.

* Per the River Forest bylaws, Christmas decorations must be taken down by no later than January 10.

The following items are NOT allowed:

- Artificial flowers "planted" anywhere in sight, other than on your patio
- Vegetables or other type "produce" (can be grown in pots on patio only)
- Decorative flags, other than the American flag
- Bird baths
- House numbers above garage doors.
- Anything mounted to the vinyl siding or hung on or from gutters
- Name on fence or mailbox

- Any type border around trees
- Accent lighting fixtures placed in the lawn
- Political, contractor, or other advertisement signs placed anywhere on the property, other than real estate signage
- Flower pots hung from the gutter
- Pet tie-out stakes placed in the lawn or attached to the fence or gate
- Decorative items (other than holiday) or flowers hung from or attached to mailboxes or mailbox poles
- Nails placed in door frames for the purpose of attaching lighting or decorative items
- Planting additional shrubs without written consent of the Board of Directors
- Removal of shrubs or trees, with the exception of the barberry bushes
- Planting flowers, trees, or shrubs in the common areas without the written consent of the Board of Directors

Revised 07/21/15

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River Forest Instructions for Winterizing Exterior Water Pipes

Each fall, residents are asked to shut off the outside water so that our pipes don't freeze this winter. Please keep in mind that **if you have any problem or damage resulting from frozen water pipes, the homeowner is responsible for the repairs.**

Each unit has a cut-off valve for the faucet on the patio. The cut-off valve for the shared side faucet between the air conditioning units is normally located in the 3-bedroom units. Unfortunately, our builders were not consistent with the location where they installed the valves for the outside water faucets. They are located either above the water heater, or under the sink in your second (small) bathroom, or possibly both locations.

If your unit does not have the valve for the side faucet, then it is located in the unit behind you. In that case, you may want to check with the neighbor behind you just to ensure the side faucet has been shut off.

After you've shut off the appropriate cutoff valve(s) inside your home, please do the following:

- Turn the outside faucet(s) on to drain the water out.
- Leave them on (open) all winter.

If you have any questions or problems, please feel free to contact one of the Board members. Thank you for your cooperation.

07/21/15

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RIVER FOREST IMPROVEMENT APPLICATION

This application form should be submitted prior to any construction, alteration or addition to the exterior of your unit or grounds.

The object of requiring a Unit Owner to file an Improvement Application with the Board of Directors is to ensure that your planned improvement conforms to the Association's Rules, Regulations, Master Deed and By-laws, enhances the beauty of the Community, maintains the architectural harmony of the Community and in no way inconveniences your fellow residents.

NAME: _____

ADDRESS: _____ **DATE:** _____

PHONE: (H) _____ **(W)** _____ **(C)** _____

TYPE /NATURE/LOCATION OF IMPROVEMENT: _____

CONTRACTORS INSURANCE CERTIFICATE # (IF APPLICABLE): _____

I understand the rules concerning the proposed improvement. I agree to abide by the decision of the Board of Directors made in accordance with the Rules, Regulations, Master Deed and By-laws of River Forest. I understand that I am solely liable for the workmanship and upkeep required by the improvement, alteration or addition for which I am seeking approval.

Signature of Unit Owner _____
Date

For Board of Directors Use Only:
Date Application Rec'd: _____ Rec'd By: _____

COMMENTS: _____

Date Approved: _____ Date Disapproved: _____

Approved/Disapproved By: _____ Date: _____

Please return this form to: Kentucky Realty
3944 Bardstown Road
Louisville, Kentucky 40218
502-473-7269 (Fax)