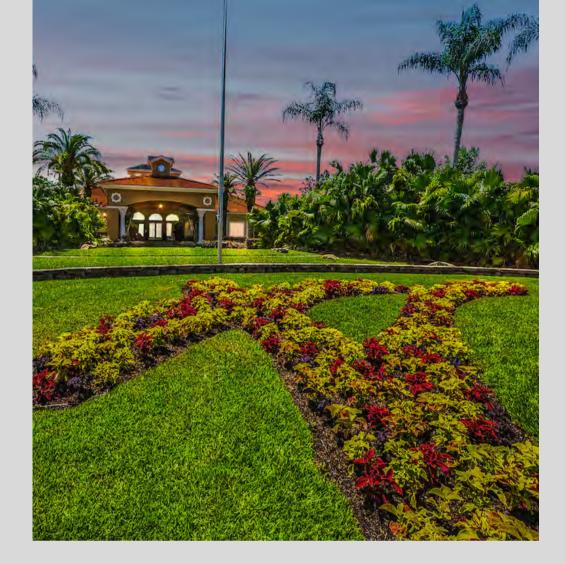
HOMEOWNERS ASSOCIATION WELCOME LETTER & HOMEOWNER MANUAL









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- 18 Useful Forms *COMING SOON
 - Update Contact Information
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 - Architectural Review Form
 - Report Covenants Violations

The information below is reliable but not guaranteed, occasional changes or additions involving amenities or policies may apply. If you have questions please reach out to staff.

CLUBHOUSE

The 6,000 sqft resort clubhouse is designed to make you and your guest's experience at Terra Verde Resort relaxing and enjoyable.

Along with the amenities and features listed below the clubhouse is also home to our Terra Verde Resort Homeowners Association and staff offices. Children under 14 must be accompanied by a responsible person over the age of 16 at all times while using the resort amenities and facilities.

CONCIERGE TEAM

Our professional concierge team provides friendly and knowledgeable service to assist homeowners and guests with suggestions and assistance regarding theme parks, attractions, restaurants and more. Hours of Operation: 8am—10pm, 7 days a week.

CLUBHOUSE LOUNGE

A large lounge is provided for relaxation with a large selection of books, TV's and comfortable seating. The lounge has free Wi-Fi which extends throughout the resort clubhouse. High-definition Cable TV is also provided on several screens. No wet clothing is permitted in the lounge.

All Homeowner's Association meetings are held in the lounge or via zoom.

COMPLEMENTARY DAILY COFFEE BAR

Owners and guests are invited to the clubhouse each morning beginning at 8am for fresh brewed coffee.

RESORT MOVIE THEATER

A 23-seat movie theater is located in the clubhouse. Show times are 5pm and 7pm every Wednesday and Friday evening.

BUSINESS CENTER

Two computers with high-speed internet access and a printer are provided for the use of owners and guests. Use of PC's is 20¢ per minute and printing 20¢ per page. There is a minimum charge of \$3.00. Payment by credit card only.

Office Services Photocopying: 25¢ per sheet. Faxing: \$1 receiving or sending. Please ask the concierge team for these services.



MAIL SERVICE

Owner mailbox clusters are located at the south end of Madiera Beach Blvd. All USPS mail is delivered directly to your assigned mailbox. Outgoing USPS mail can be dropped in one of the outgoing slots at the mail cluster boxes. Stamps are available from the vending machine at the clubhouse. All Parcels with the exception of USPS can be delivered to the clubhouse and will be held for up to 14 days without prior arrangement. Homeowners or Guests are responsible for collecting their own parcels.

Homeowners or Guests are responsible for collecting their own parcels. The clubhouse staff and members of the Masters, Manors and Villas Board cannot be held responsible for any parcel that is not delivered, goes missing or is returned.

ATM

For convenience an ATM, situated in the room next to the Business center, is available for cash withdrawals.

FITNESS ROOM

Fully equipped air-conditioned fitness room with two stationary bicycles, two running machines, one elliptical machine, a two station multi-gym and free weights.

Children 14 and under must be accompanied by a responsible person over the age of 16. Use of the equipment is at the homeowner's or guest's own risk.

The Terra Verde Homeowners Association cannot be held responsible for any injury or ill health sustained as a result of using the equipment.

GAMES ROOM

Includes Pool and Air hockey table plus a range of arcade games for all ages.

SAUNA

De-stress, relax and rejuvenate in our sauna. The sauna experience will leave you feeling very much alive. Your senses will be sharpened, and your tactile sensitivity heightened.

RESORT POOL

Our zero entry, heated pool and spa with sunning deck is provided for the use of homeowners and guests between the hours of 9am and 9pm. No lifeguard. Children under 14 must be accompanied by a responsible person over the age of 16. No glass allowed in the pool area. No food or drink to be brought in from the outside. Additional pool rules are posted.



THE LAGOON TIKI BAR AND GRILL

Operated on behalf of the HOA by the Lagoon Tiki Bar and Grill. The Tiki Bar serves a range of soft drinks, beers, wine, smoothies, cocktails, and food. Hours: 12pm—9pm daily *Hours may vary based on weather, holidays or promotional events. No outside food or drink on the pool deck or in the adult lounge. Current menu and details can be found at www.terraverderesort.net

ADULT LAKESIDE LOUNGE

Provided exclusively for adults only who want to a quiet place to enjoy a meal and drink overlook the resort lake. No food or drink to be brought in from the outside.

Please no wet clothing on the cushion seating.

TENNIS COURT

A tennis court is situated at the end of Hideaway Beach Lane. Reservations can be made at the Front Desk of the Clubhouse.

VOLLEYBALL COURT

A sandy volleyball court is located close to the poolside Lagoon Tiki bar and grill for a well-earned cold drink. Balls available from the concierge.

BASKETBALL COURT

A favorite within the resort is the lighted half-court basketball court.

CHILDREN'S PLAY AREA

A shaded play area with sand pit, providing a safe environment for the little ones to have lots of fun.

TABLE TENNIS

Enjoy a game of table tennis in the sun. Situated next to the resort pool you can work up a thirst before retiring to the Tiki Bar.

MINI GOLF

Enjoy a game of mini golf under the palm tree canopy.

FISHING LAKE

Owners and guests can enjoy some relaxing fishing from the bridge or take in the scenic views on the lakeside walk. Lots of local wildlife to be seen. All fishing is catch and release only.

SHUFFLEBOARD

While the children entertain themselves in the play are, enjoy a game of shuffleboard situated in a tranquil location by the lake.



RESORT AMENITIES



































RESORT AMENIT

















RESORT WEBSITE WWW.TERRAVERDERESORT.NET

The Terra Verde Resort website is intended to provide accurate and timely communications for all homeowners and is designed to help you familiarize yourself with the community. You will find useful and important information for homeowners including:

- Association news
- · Diary dates
- · Meeting minutes
- Budget & financials
- Covenants & Bylaws
- Online Contact and Suggestion forms
- Downloadable Resources

The information is username and password protected. Please be sure to provide your contact information to the office to ensure you have access to the portal. your contact information is up to date with the office. If you have problems or need access, please contact the resort manager. Don't hesitate to contact us with any suggestions you have.

TERRA VERDE RESORT BOOKING PLATFORM

The website provides a public directory of rental homes in the resort known as the "booking platform". All investors are encouraged to use this free service. A general inquiry form will also be available and sent to all owners registered within the booking platform.

TERRA VERDE RESORT OFFICIAL FACEBOOK

Social media is the driving force in our modern world. Please like and follow our social media accounts. Engage with and share the posts on your personal or business pages. www.facebook.com/TerraVerdeResort

TERRA VERDE CONNECTIONS NEWSLETTER

The Homeowners Association publish a newsletter, which contains all the latest news from the Board, some important announcements plus ideas and articles from other homeowners.

COMMUNICATIONS WITH THE HOA

If you wish to communicate with the Board of Directors for formal matters, please use the link that is available for that purpose on the HOA website. General concerns or suggestions should be emailed to Gm@terraverderesort.net

CLOSING ON YOUR HOME

Once you have closed on your home, please use the following contact details for any Homeowners Association related issues:

Terra Verde Homeowners Association

109 Madiera Beach Blvd, Kissimmee, FL 34746

Clubhouse: 407-574-7011 Fax: 407-396-8265

Email: GM@Terraverderesort.net | www.Terraverderesort.net



UPDATE YOUR INFORMATION

It's essential to provide and update contact details to the HOA. If you do not provide and update these contact details, you may not receive important information. A contact form is provided in the owner portal at www.terraverderesort.net and a paper form is attached to this manual, complete and email to Gm@Terraverderesort.net

HOA DOCUMENTS

HOA Declarations and Bylaws may be downloaded from the owner portal on the website www.terraverderesort.net. The owner of each unit will be held accountable for any deed restriction violations by themselves or their guests, which may result in a fine.

RENTING YOUR HOME

Terra Verde Resort was designed and is zoned for 'short term rentals'. Rentals longer than 120 consecutive days are not permitted, concierge staff cannot check in or issue gate entry passes for guests seeking to stay longer then 120 days. Additionally, no owner can issue new consecutive rental agreements that would exceed the 120-day rule.

Useful information and resources about renting your home can be found in the owners' portal.

THREE HOMEOWNER ASSOCIATIONS

Terra Verde Resort consists of three associations to which homeowners pay fees. The fees each homeowner pays are dependent on the type properties they own. All homeowners pay fees to the master's Association and either the Manors or Villas Association as appropriate. Each associations responsibilities are listed below.

Masters Association

- Maintenance of clubhouse & clubhouse equipment
- Maintenance of community pool, sports courts & Tiki bar
- Cable television, phone & broadband service
- Resort staff
- Gate security
- Utility bills for common areas
- Maintenance of common areas
- Lawn and landscape service (common areas)
- Dumpster service
- Wireless high-speed internet at the clubhouse
- Insurance (liability & communal property)

Manors Association

Owners of single-family homes belong to the Manors Association

- Lawn and landscape service including Irrigation
- · Operating reserves



Villas Association

Owners of townhomes belong to the Villas Association

- · Lawn and landscape service including irrigation
- Hazard insurance for the external structure (see insurance details below)
- Trash collection 8 disposal service from bench-style bins only Termite bond and exterior pest control
- Periodic repainting of buildings exteriors and replacement of common roofs
- Maintenance of Roof

Your HOA fees do not pay for:

- Repair and replacement of all glass surfaces, exterior doors, all caulking around exterior doors, windows and vents on townhomes.
- Maintenance or repair of any damage to the external structure of any townhome.
- Maintenance or repair of any damage to the internal structure and contents of any townhome.
- Maintenance or repair of screens, pools, spas and associated equipment.

ANNUAL ASSESSMENTS AND FEES

HOA fees are set annually and due quarterly on the 1st of January, April, July, and October. For your convenience, Terra Verde Resort offers several payment options listed below. Homeowners are encouraged to use the ACH (recurring automatic direct debit)

ACH (RECURRING AUTOMATIC DIRECT DEBIT)

If you wish to pay your assessment through direct debit, please complete and return an ACH form (a separate form is required for each payment i.e., Masters and Villas and/or Manors). The completed form can be downloaded from the owner portal emailed to Am.off@Terraverderesort.net or faxed to 407-396-8265. If you wish to mail this form, please send to:

Terra Verde Resort Attn: Accounting 109 Madiera Beach Blvd Kissimmee, Florida 34746

ONLINE PAYMENT SERVICE BY ECHECK OR CREDIT CARD

*One time and Recurring Options are available

You may set up a one time or recurring payment using eCheck or debt/credit by going to www.terreaverderesort.net then "Pay Dues".

Once at the payment site select "Pay Assessments," choose either "One-time Assessment for credit card" or "eCheck,".



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If you would like to set up a recurring assessment payment, you will need to obtain a login. To create a log in:

- Clicking on "Register" and completing the form.
- Select your homeowner's association and follow the instructions on the screen.

Note: There is a \$14.95 transaction fee for credit card payments.

YOUR BANK'S ONLINE BILL PAY

If you currently pay your assessment using your bank's online bill pay, please use the information below. Please be sure to complete your bill pay setup for both of your associations as follows:

Payee: Terra Verde Resort Masters Association*

Address: 109 Madiera Beach Blvd

City: Kissimmee

State: FL Zip: 34746

Account: Your Terra Verde Street name & House number

*Repeat steps inserting Payee: Terra Verde Resort Villas HOA Inc. Or The Manors at Terra Verde Resort HOA Inc.

LOCKBOX SERVICE

Checks should be mailed to the address below. Please note your Account # or Street and House number. Please make checks payable to the following:

Terra Verde Masters Association Inc. and

Terra Verde Resort Villas HOA Inc. and/or

The Manors at Terra Verde Resort HOA Inc.

Terra Verde HOA

Attn: Accounting

109 Madiera Beach Blvd

Kissimmee, Florida 34746

Questions concerning payment options can be direct to the accounting office 407-574 7011 or email Am.off@Terraverderesort.net.

EXTERIOR MAINTENANCE & REPAIRS

Manors

The paint and exterior finish of single-family homes is the responsibility of the homeowner. Exterior building repairs of single-family homes is the responsibility of the homeowner.

Villas

The paint and any other exterior finish of all townhomes shall be maintained by the HOA. The color of such paint or exterior finish, and the frequency of such painting shall be determined by the Board of Directors. Please refer to the Villas Declarations regarding the owners' and HOA's responsibility for exterior building repairs and maintenance. Also refer to the insurance section below for details of the HOA commercial property coverage.



EXTERIOR ALTERATIONS

In the event that any owner wishes to carry out any external changes to the property or landscaping, including installation of a satellite dish, they are required to submit an Architectural Review Application Form to the Architectural Review Board for approval. Please refer to the appropriate Declarations for full details.

INSURANCE

Manors

Single family homeowners are responsible for securing the appropriate insurance to cover the building and contents.

Villas

The Homeowners Association provides insurance to replace the Villas properties in the event of a catastrophic claim, such as, fire or storm damage. Commercial property coverage is provided and intended to cover major claims, particularly where more than one property is involved, and protect homeowners against the risk of uninsured properties. The policy DOES NOT cover the interior of each individually owned unit. The insurance policy covers each building from the drywall out, all the way to the exterior of each building. The deductible on the policy is \$5000 (3% wind/hail deductible). Damages less than \$5,000 are unlikely to be covered by the HOA commercial property insurance and these costs will be the responsibility of the homeowner(s) that benefit from those repairs. It is the responsibility of each Villa owners to provide insurance for the interior of their individual unit. This type of insurance is similar to a homeowner's policy but would not normally cover any of the structure of the exterior. This policy should cover drywall, decoration, kitchen and bathrooms flooring, carpets, contents etc. Townhome owners are encouraged to consult their insurance agent or company to ensure they have adequate coverage for any eventuality not covered by the HOA commercial property coverage.

LANDSCAPING

The Association will provide full landscaping and lawn care, including mowing, blowing, weeding, edging, fertilization, pest control and irrigation services.

No additional landscape may be added to any unit without submitting an Architectural Review Application Form to the HOA for approval. Concerns regarding your landscaping and lawn care should be directed to the General Manager.

MAIN GATES

Access through the main gates is by a valid swipe card following registration at the clubhouse. Gate Phone 407-997-4082 Gate Text 833-302-0243.

<u>Resident owners</u> are required to register at the office and will receive a maximum number (3) of vehicle passes providing HOA fees are up to date. A cash deposit is required. Passes are valid for 12 months. Please visit the office to renew your pass.

<u>Visiting owners & guests</u> are required to register on arrival or shortly after and issued with an electronic gate card or paper pass, which will remain valid for the duration of their stay. A cash deposit is required and will be refunded on return of the card.



Owners who live locally and rent their Terra Verde property to Guests and require periodic access to the Resort, the rules as per 'Management Company' will apply.

<u>Management Companies</u> are required to obtain a quarterly pass at the clubhouse and will be issued a colored 'mirror hanger' which will be annotated with their business name and vehicle tag.

Visitors (business or social) - If owners or guests are expecting visitors, deliveries or contractors while staying at Terra Verde Resort please notify the front gate by phone or text. Visitors will be unable to gain entry into the resort unless owners or guests have notified the gate in advance.

TRASH AND RECYCLING

Villas

Trash collection for townhomes is daily Monday to Saturday. Trash must be bagged and placed inside the benches located at the entrance to each villa. Please ensure the bin is properly locked. Excess trash that will not fit in the bin must be bagged and placed into the dumpsters. Dumpsters are located on Pompano Beach Drive and Madiera Beach Blvd

Manors

Trash collection for Manors homes is Monday and Thursday. Recycle is collected on Wednesday. Terra Verde Resort staff will pull pins to and from the curb on the appropriate days. Please place all trash and recycle inside the bins. If you have any trash or recycle that don't fit inside the bins, with the lids closed please take these overflow items to the dumpsters.

Dumpsters

- At the dumpster areas, trash must be inside the dumpster not on the ground. The waste company will not pick up trash outside the dumpster containers.
- Large items such as mattresses, televisions, large electronics, and furniture cannot be left at the dumpster.
- Large and bulky item pickups can be scheduled with Advanced Disposal at 407-605-3892 or find resources to donate/recycle. Items can be placed curbside on the scheduled pickup date only.
- Items such as propane tanks, pool heaters, pool pumps and air conditioning units
 must not be placed in the dumpsters and must be disposed of or recycled in
 accordance with local laws.

It is the responsibility of homeowners to make guests aware of the arrangements for trash collection. Please provide all guests with detailed trash policies and pick up dates.



Villas

Each townhome is allotted two parking spaces. Parking spaces are not assigned.



Manors

Single family homes have private garages and driveways.

In accordance with the 'Declarations' parking in any areas other than those dedicated for parking is strictly prohibited.

- All vehicles, whether owner, guest or service provider, must be registered with the resort and current tags displayed.
- Speed limit within the resort is 15MPH
- Vehicles cannot block walkways, driveways, or disabled access points
- Vehicles may not be parked on or driven over grassed or landscaped areas.
- No work truck or van, boat, trailer, recreational vehicle, commercial vehicle or other
 types of non-passenger vehicles, equipment, implements or accessories shall be
 parked, stored or otherwise kept on any portion of the part of Terra Verde Resort
 property. For convenience you can find a list of storage facilities on the owner
 portal of the Terra Verde Resort website.
- When necessary, additional vehicles may be parked in designated parking spaces at the clubhouse.
- No inoperable vehicles or trailers may be parked in a driveway, parking lots or on the street
- No motor vehicle or trailer of any kind may be disassembled, serviced or repaired on the Master Property, except in an enclosed garage with the garage door remaining closed at all times.
- Gate security is instructed to allow no more than 4 vehicles per property, to enter to visit individual properties.
- Homeowners are responsible for ensuring that guests are fully aware of these restrictions prior to their arrival.
- Vehicle storage facilities are available nearby to Terra Verde Resort.

NUISANCES

All homeowners and guests must follow the rules and policies of Terra Verde Resort. It's the homeowner's responsibility to ensure all guests have a copy of theses rules and policies, especially Antisocial Behavior Policy (ASB), particularly in respect of Quiet Time 10pm thru 6am.

FIREWORKS

All guests are prohibited from lighting off fireworks within the Terra Verde Resort Property.

ANIMALS

Owners may have up to 2 dogs, up to 2 cats cats and aquarium kept fish on the Master property. No other pets including reptiles, livestock, poultry, pets or animals of any kind are permitted.

All animals must be licensed and vaccinated in accordance with local laws. Cats and dogs must be kept on a leash when on common ground and all owners and guests are required to remove deposited dog poop. Fines will be imposed for violations.



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PRIVATE SWIMMING POOLS AND SPAS

- All swimming pools and spas must be properly maintained.
- All properties with swimming pools must have child safety barriers installed.
- All pool deck screens and screen doors must be properly maintained and free from visible defects.
- The construction of any swimming pool, screening or fencing on any residential unit shall be subject to the approval and requirements of the ARB.
- Above ground swimming pools are prohibited.
- Residential pool decks, patios and courtyards must be kept free of weeds, underbrush, sight obstruction, refuse piles, excessive stored items or other unsightly growths or objects. Large storage structures are prohibited.

SIGNS

No signs of any kind are allowed to be displayed either insider or on outside of a property with the exception of one discreet, professionally prepared 'For Sale' or 'For Lease' sign (maximum of 18 X 24 inches).

An owner may display a sign of reasonable size provided by a contractor for security services within 10 feet of any entrance to a home.

COMMON PROPERTY

No bicycles, scooters, and/or skateboards are to be left unattended on the common property, including but not limited to the sidewalks and around the clubhouse.

HELPFUL INFORMATION

Resort Email Addresses:

General Manager Gm@Terraverderesort.net

Accounting Am.off@Terraverderesort.net

Concierge Frontdesk@Terraverderesort.net

Gate House Gate@Terraverderesort.net

Resort Phone Numbers:

Resort Main 1-407-396-2327 Accounting 1-407-574-7011 Gate House 1-407-997-4082 Gate House Text 1-833-302-0243

Resort website - www.TerraVerdeResort.net

Electric Company - Kissimmee Utility Authority <u>www.kua.com</u> Water Company - Toho Water Authority <u>www.tohowater.com</u>

We hope you find this information useful. Please contact us if you have any questions or suggestions.



Updated 2/2022

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