

RULES AND REGULATIONS
OF
WYNDHURST MANOR, A PLANNED COMMUNITY

GENERAL

1. Wyndhurst Manor Homeowners Association ("Association"), acting through its Board of Directors, has adopted the following Rules and Regulations ("Regulations"). These Regulations may be amended from time to time by resolution of the Board of Directors.

2. Wherever in these Regulations reference is made to "Unit Owners," such term shall apply to the owner of any Unit, which is defined as the individual lot of land within the Planned Community. The definition of a Unit, for the purpose of these Rules and Regulations, shall be expanded to include that portion of the Unit constructed on the individual lot of land. These Rules and Regulations apply not only to the unit owner but also to his family, tenants whether or not in residence, servants, employees, agents, visitors and to any guests, invitees or licensees of such Unit Owner, his family or tenant of such Unit Owner. Wherever in these Rules and Regulations reference is made to the Association, such reference shall include the Association and any managing agent of the Association when such managing agent is acting on behalf of the Association.

3. The Unit Owners shall comply with all the Rules and Regulations hereinafter set forth governing the Units, common areas, drives, recreational areas, grounds, parking areas and any other appurtenances.

4. Homeowners not in compliance with the Rules and Regulations, Declaration of Covenants & Easements, Bylaws or any other Wyndhurst Manor governing document will be notified by letter. Violations that are not resolved will result in a \$50.00 per month fine.

5. The Association reserves the right to alter, amend, modify, repeal or revoke these Rules and Regulations by resolution of the Board of Directors.

6. Wyndhurst Manor is a planned community and as such it has a common color scheme for all units.

- Front entry doors and shutters – burgundy
- Trim around front doors, garage doors, above upper windows, upper vent, and rear doors – taupe
 - Note: Painting of these items (except for rear doors) is included as part of your HOA dues. The HOA has the specific color formulas for the burgundy and taupe paint.
- Garage doors – taupe
- Siding – taupe
- Shingles – 30 years architectural shingles – taupe
- Rear decks – no specific color has been defined; however, the deck must be a brown tone, i.e. a brown-based color that can range from a light tan to a deep brown. The deck

fencing/railing also must be in the brown color family or another neutral tone (black, brown, off-white). Any changes to the color or structure of the deck must be submitted to the Architectural Review Committee prior to work commencing.

- Stone façade – mixed brown, taupe and beige
 - Note: All changes to the exterior of the unit must be preapproved by the Architectural Review Committee. In the future when replacement of major items such as shingles or siding become necessary, the BOD will provide product guidelines.

RESTRICTIONS ON USE

7. No part of the residential neighborhood named Wyndhurst Manor (the “Planned Community”) shall be used by or through a Unit Owner for any purpose except housing and the common purposes for which the Planned Community was designed, except for such accessory uses as may be authorized by the Board of Directors.

8. All units located within Wyndhurst Manor shall at all times be occupied by the Owner of such Unit and no Unit located within Wyndhurst Manor shall be leased, subleased, traded to/with, or licensed to or used by any third party. For full details on the rental restriction, see Article XIII – Miscellaneous Provisions of the Wyndhurst Manor By-Laws.

9. There shall be no obstruction of any common areas. Nothing shall be stored or placed on or within the Common areas without the prior consent of the Board of Directors except as provided herein or as expressly provided in the Declaration or Bylaws.

10. Nothing shall be done to or kept in any Unit or common areas which will increase the rate of the Association's insurance without the prior written consent of the Board of Directors. No Unit Owner shall permit anything to be done to or kept in his/her Unit which will result in the cancellation of the Association's insurance or which would be in violation of any public law, ordinance or regulation. Gasoline, explosive or flammable material stored in their original or UAL approved containers may be kept in small amounts.

11. All garbage and trash and recycling must be disposed of in a proper manner consistent with all applicable regulations of Lower Paxton Township and any other governmental entity with jurisdiction over the Planned Community. No garbage or trash or containers shall be visible from the exteriors of the Unit except on that day of the week designated for the collection and removal of garbage and trash. No trash or trash containers may be placed or otherwise stored on any exterior part of a Unit. Notwithstanding the foregoing, trash and recycling containers may be placed curbside before dusk on the day immediately before the designated pickup day and must be removed by the end of the designated pick-up day. All trash and recycling containers must have a lid that can be secured as needed. Any trash or recycling put out for collection not in a trash or recycling container must be secured in a bag. Cardboard boxes must be flattened and secured together. No loose items may be placed out for collection.

12. Except in any recreational areas designated as such by the Board of Directors, no playing or lounging shall be permitted, nor shall bicycles, toys, benches, chairs or other articles of personal

property be left unattended in public areas. This does not apply to “controlled area” which is defined as parking areas, lawns, balconies, decks, patios, porches, front stoops or steps of any Unit to the extent that they do not detract from the appearance of the community.

13. The water closets and other water and sewer apparatus shall be used only for the purpose for which designed, and no sweepings, matches, rags, ashes or other improper articles shall be thrown therein. The cost of repairing any damage resulting from misuse of any of such apparatus shall be borne by the Unit Owner causing such damage.

14. Each Unit Owner shall keep his Unit in good state of preservation, repair and cleanliness and shall not sweep or throw or permit to be swept or thrown there from, or from the doors or windows thereof, any dirt or other substance.

15. Due to the lack of streetlights in Wyndhurst Manor, the driveway lamp poles have photo sensors for dusk to dawn operation of the lamps. Functioning driveway lamps (those on the poles beside the driveway) are important for neighborhood safety and must be illuminated from dusk to dawn. As detailed in the Chart of Maintenance Responsibilities, unit owners are responsible for the replacement and repair of fixtures and wiring, as well as bulb replacement of the driveway lamps and all other exterior lighting on their unit.

16. Nothing shall be done in any Unit which may impair the structural integrity of any Unit or which may structurally change the Unit nor shall anything be altered or constructed on or removed from the exterior of the Unit, except upon the prior written consent of the Board of Directors.

17. No unlawful, improper, noxious or offensive activity shall be carried on in any Unit or in any Unit, nor shall anything be done therein which may be or become an annoyance or nuisance to the other Units or Unit Owners. No Unit Owner shall make or permit any disturbing noises in the Unit or do or permit anything which will interfere with the rights, comforts or convenience of other Unit Owners. All Unit Owners shall keep the volume of any radio, television or musical instrument in their Unit sufficiently reduced at all times so as not to disturb other Unit Owners.

18. No sign of any kind shall be displayed to the public view of any Unit except a one-family name sign of not more than two (2) square feet on each side (a total of four (4) square feet on both sides), or one temporary sign of not more than four (4) square feet on each side (a total of eight (8) square feet on both sides), advertising the property for sale. No such sign shall be illuminated.

19. Unless no window treatments are used, white or off-white backed draperies or curtains or white or off-white or natural wood tone blinds acceptable to the Board of Directors must be installed and maintained on windows of a Unit. No window treatments with a colored surface facing the exterior of a Unit are permitted without the prior approval of the Board of Directors.

20. No Unit Owner shall cause or permit anything to be hung, displayed or exposed on the exterior of a Unit, whether through or upon windows, doors, siding or masonry of such Unit. The prohibition herein includes without limitation, laundry, clothing, rugs, signs, awnings,

canopies, shutters or any other items. Under no circumstances shall any air conditioning apparatus, television or radio antennas or other items be installed by the Unit Owner beyond the boundaries of his or her Unit without the prior consent of the Board of Directors. No clothes line, clothes rack or any other device may be used to hang any items on any window nor may such devices be used anywhere on the Unit, except in such areas as may be specifically designated for such use by the Board of Directors. Patios, decks, porches, yards and stoops shall not be used unreasonably as storage areas, and furnishings used outdoors shall be those suitable for and typically used for outside purposes. No exterior portion of a Unit, including but not limited to a patio, deck, porch or stoop, shall be altered in any way except with the written permission of the Board of Directors, and any alteration shall be done in accordance with the Declaration.

21. Solar panels may not be installed.

PET RULES

22. No animals, except small, domestic animals such as dogs, cats and birds, shall be kept in any Unit, not to exceed three (3) per Unit, without first obtaining the prior written consent of the Board of Directors, subject to compliance with the Declaration, Bylaws and these Regulations. Nothing contained herein shall prohibit an impaired owner or occupant from keeping a service animal in his or her Unit. Permitted animals kept within a Unit may only be kept as pets and not for any commercial purposes.

23. Pets may be maintained in a Unit so long as they are not a nuisance. Actions which will constitute a nuisance include but are not limited to abnormal or unreasonable crying, barking, scratching, unhygienic offensiveness, aggressiveness, or running loose in the Planned Community.

24. All pets must be licensed and inoculated as required by law and registered with the Association office.

25. Pet owners are fully responsible for personal injuries and/or property damage caused by their pets.

26. Pets shall be permitted to be walked on areas appurtenant to the pet owner's Unit, and in such areas of the Planned Community as the Board of Directors shall designate from time to time for that purpose, and on no other portion of the Planned Community. No Unit Owner may erect or install any fencing (except for pet control fencing system installed entirely underground), gates, dog houses, animal enclosures, animal stakes or animal runs anywhere in the Planned Community. Domestic animals must be accompanied by an individual and maintained on a leash at all times. No animals, including cats, shall be allowed to be unleashed or to roam freely in the Planned Community. Unit Owners shall be responsible for cleaning up, removing and discarding in the proper receptacles all animal excrement produced by their animal immediately when walking the animal.

STORAGE

27. All personal property placed in any portion of the Planned Community shall be at the sole risk of the Unit Owner, and the Association shall in no event be liable for the loss, destruction, theft or damage to such property.

PARKING

28. Unless otherwise authorized by the Association, no buses, trucks (except pick-up trucks), trailers, boats, jet skis, recreational, commercial or oversized vehicles shall be parked anywhere within the Planned Community other than wholly within a Unit Owner's garage. The Association shall have the discretion to determine what constitutes a commercial vehicle and shall notify Unit Owners of its interpretation in the same manner as a change to these Rules and Regulations. All vehicles must have current license plates and registrations and must be in operating condition. No vehicles shall be parked in the Planned Community with conspicuous "For Sale" signs attached. No leakage of gas, oil or antifreeze shall be permitted. If such leakage does occur, the responsible Unit Owner must immediately clean the area affected and shall be liable to the Association for any expenses incurred by it in cleaning or repairing as a result of such leakage.

29. All Unit Owners shall observe and abide by all parking and traffic regulations as posted by the Association and by municipal authorities. Vehicles parked in violation of any such regulations may be towed away at the Unit Owner's sole risk and expense.

30. Vehicle parking is permitted only in designated areas, and parking so as to block sidewalks, driveways or trash receptacles is not permitted. If any vehicle owned or operated by a Unit Owner, any member of his family, tenants, guests, invitees or licensees shall be illegally parked or abandoned on the Planned Community, the Association shall be held harmless by such Unit Owner for any and all damages or losses that may ensue, and any and all rights in connection therewith that the owner or driver may have under the provisions of state or local laws and ordinances are hereby expressly waived. The Unit Owner shall indemnify the Association against any costs or liability which may be imposed on the Association as a result of such illegal parking or abandonment and any towing or other consequences thereof.

ENTRY INTO UNITS

31. The Association shall have the right to enter a Unit without prior notice to a Unit Owner in the case of an emergency to alleviate damage to the Unit or an adjoining Unit.

32. Employees and agents of the Association are not authorized to accept packages, keys, money (except for Planned Community assessments) or articles of any description from or for the benefit of a Unit Owner. If packages, keys (whether for a Unit or an automobile), money or articles of any description are left with the employees or agents of the Association, the Unit Owner assumes the sole risk therefore and the Unit Owner, not the Association, shall be liable for injury, loss or damage of any nature whatsoever directly or indirectly resulting there from or connected therewith. The Association does not assume any responsibility for loss or damage in

such cases. Deliveries requiring entrance to a Unit will not be accepted without the prior written permission of the Unit Owner accompanied by a written waiver of all liability in connection with such deliveries.

ASSOCIATION

33. All charges and assessments imposed by the Association are due and payable on the first day of each calendar month, unless otherwise specified. Payment shall be made at the Planned Community's principal office or other designated address by check or money order payable to the Association or by direct debit or other form of electronic payment. Cash will not be accepted.

- Effective April 1, 2019, a penalty shall be imposed for late payment of HOA monthly fees. Penalty amounts are as follows:
 - For payments received 31-60 days after the due date as specified above - \$25.00
 - For payments received 61-90 days after due date as specified above - \$50.00
 - For payments received 91+ days after the specified date - \$100.00

34. Complaints regarding the management of the Planned Community shall be made in writing to the Board of Directors. Complaints regarding the actions of other Unit Owners shall be reported to the managing agent. No Unit Owner shall direct, supervise or in any manner attempt to assert control over or request favors of any employee of the Association, its contractors or agent employed by the Association.

CONSIDERATION IN USE OF UNITS

35. All radio, television or other telecommunication equipment of any kind or nature installed or used in each Unit shall fully comply with all rules, regulations, requirements or recommendations of the Board of Fire Underwriters and the public authorities having jurisdiction there over, and the Unit Owner alone shall be liable for any property damage or personal injury caused by any radio, television or other electrical equipment in such Unit.

OTHER

36. The planting of plants, flowers, trees, and shrubbery shall be done in an attractive manner consistent with an overall landscaping plan, and shall be maintained with appropriate standards of proper maintenance and upkeep.

- After March 15, 2019 trees must be planted with a minimum distance of 10 feet from both sidewalks and driveways.
- Plans for new tree installations must be submitted to and approved by the Architectural Review Committee prior to installation.

37. No fences, alterations or additional improvements of any kind may be erected or placed by a Unit Owner on a "controlled area" without the prior written consent of the Board of Directors.

38. The installation or use of kerosene heaters or other unvented petroleum product fueled heaters in any Unit is prohibited.

39. For all snow events, unit owners are responsible for removing snow from their patios, porches, and decks. **Use only non-salt ice melt on concrete sidewalks.**

Lower Paxton Township ordinance requires that property owners, tenant, agent in charge or occupier of any property within the township remove all snow, ice, slush or other matter from the sidewalks in front of or along your property within 24 hours after the snow has ceased falling. Such removal shall provide for the free passage of pedestrians for a width of at least 36 inches.

Winds can cause drifting and variable snow accumulations throughout the development. If a snow event results in snow accumulations averaging in excess of 3 inches throughout the development, the Association has contracted for the removal of snow from the common sidewalk and driveways. Service walks, front stoops and steps leading to the main entrance of the villa are also cleaned of snow.

If the average snow accumulation throughout the development is less than 3 inches, the unit owner is responsible as defined in the LPT ordinance. It is at the option of the unit owner if he/she wants to clear the driveway. Homeowners who are unwilling or unable to remove the snow per the LPT ordinance could contract independently to have the snow removed.

40. Unit Owners must operate fireplaces installed within the Unit in strict accordance with manufacturer's specifications and instructions at all times.

41. The Wyndhurst Manor Homeowner's Association directory has been published and distributed for personal use only. It is not to be used for solicitation or for business purposes at any time.

OVER-THE-AIR RECEPTION DEVICES ("OTARDs")

42. As directed by Congress in Section 207 of the Telecommunications Act of 1996, the Federal Communications Commission (the "FCC") adopted the Over-the-Air Receptions Devices rule (the "FCC Rule") concerning governmental and nongovernmental restrictions on viewers' ability to receive video programming signals from direct broadcast satellites, broadband radio service providers (formerly multichannel multipoint distribution service), and television broadcast stations. Certain OTARDs shall be permitted to be installed within certain portions of the Planned Community as set forth in the following Rules and Regulations, which are intended to comply with the FCC Rule.

INSTALLATION REQUIREMENTS

43. All satellite dishes, antennas, and other OTARDs (any such devices are collectively hereinafter referred to as "Antenna") that are one meter (39.37 inches) or less in diameter or diagonal measurement may be installed by a Unit Owner in accordance with these Rules and Regulation and the FCC Rule. Antennas that are larger than one meter in diameter or diagonal measurement are prohibited.

44. All Antennas must be installed in a safe and proper manner to protect the safety of persons and to preserve and protect the structural integrity of a Unit. Professional installation of all Antennas is recommended. If the requesting Unit Owner utilizes the services of a professional installer, the installer must be adequately insured and bonded. The Association reserves the right to inspect the installation to ensure that work has been done in a safe and proper manner and in such manner as to preserve and protect the structural integrity of the Unit. The Association further reserves the right to require changes in the event that the installation does not meet these requirements.

45. Antennas shall be no larger nor installed higher than is absolutely necessary for reception of an acceptable quality signal. Installation must comply with all applicable codes, take aesthetic considerations into account and minimize the aesthetic and structural impact to the exterior and structure of the Unit. All installations shall be completed so that they do not materially damage the Unit or any other portion of the Planned Community.

LOCATION

46. If acceptable quality signals may be received by placing the Antenna inside a Unit without unreasonable delay or unreasonable cost increase, then the Antenna must be installed within the Unit.

47. If an Antenna cannot be installed within the Unit as provided in Paragraph 41 above, then, subject to the provisions of these Rules and Regulations, the Antenna shall be installed on the outside of the Unit, preferably (i) on the floor of a balcony, if any, below the railing; (ii) within the boundaries of a balcony, patio, porch, deck or stoop; or (iii) attached to a railing, if any, on a balcony, patio, porch, deck or stoop, but only in such a way that no part of the Antenna extends beyond the boundaries of such balcony, patio, porch, deck or stoop. Antennas shall not encroach upon any portion of another Unit Owner's Unit or the air space of another Unit Owner's Unit.

48. Antennas shall be located in a place shielded from view from outside the Planned Community or from other Units to the maximum extent possible; provided, however, that nothing in this rule requires shielding where an acceptable quality signal cannot be received or in such a manner that unreasonably increases the cost of installation.

49. To the extent available, Unit Owners shall purchase their Antenna in a color that most closely matches the color of the structure to which the Antenna will be installed, or in the alternative, shall paint their Antenna so that Antenna blends into the background against which it is mounted, so long as the painting of the Antenna will not void any warranties or prevent the reception of an acceptable quality signal.

50. Camouflaging Antennas and Antenna wiring through inexpensive, visually attractive screening or tubing is required if Antennas are visible from the street or other Units, so long as such camouflaging does not prevent the reception of an acceptable quality signal, and provided that the Unit Owner follows the requirements set forth in the Declaration in connection with making any such screening additions, alterations or improvements to the Planned Community.

51. If an Antenna is installed on mast which raises the height of an Antenna, it must be installed on a mast that is no higher than absolutely necessary to receive acceptable quality signals. Masts that extend more than twelve (12) feet in height above the roofline must be approved by the Board of Directors before installation in order to ensure that all safety concerns are properly addressed. Applications for mast requiring approval must include a detailed description of the structure and anchorage of the Antenna and the mast, as well as an explanation of the need for the proposed mast.

MAINTENANCE AND DAMAGES

52. Unit Owners with Antennas are responsible for all related maintenance, repair and replacement and associated costs.

53. The Unit Owner who installed or who authorized the installation of an Antenna will be responsible for any and all damages due to the use or installation of such device.

SEVERABILITY

54. If any provision of these Rules and Regulations is ruled invalid by a court or is declared void due to a violation of the FCC Rule, then any valid intent of that provision and the remaining provisions of these Rules and Regulations shall remain in full force and effect.

FORM OF NOTIFICATION OF INTENT TO INSTALL OTARD (ROUTINE INSTALLATION); FORM OF APPLICATION TO INSTALL OTARD (NON ROUTINE INSTALLATION/CLARIFICATION).

The following form of Notification of Intent to Install OTARD or Application to Install OTARD, as applicable, must be fully completed and the Indemnification signed by the Owner of the unit and the owner of the unit and tenant or another occupant who desires to install an Antenna within the Planned Community. Failure to comply with this Section shall be a violation of these Rules and Regulations, and the Association, through its Board of Directors or managing agent, shall have all rights of enforcement set forth above.

NOTIFICATION OF INTENT TO INSTALL OTARD (OVER-THE-AIR RECEPTION DEVICE) ROUTINE INSTALLATION

Note: This notification form is to be used when the installation conforms to all of the OTARD Rules and Regulations of the Planned Community.

Unit Owner: _____

Street Address: _____

Phone Number: _____

If for a tenant, a copy of the lease or rental agreement must be attached

Tenant/Other Occupant Name: _____

Tenant/Other Occupant Phone Number: _____

Briefly describe the nature of the installation, including brand name, type, dimensions, etc.:

Briefly describe the location of the installation (Antenna, related equipment and all wiring), and if outside of the Unit, attach a drawing which depicts its exact location:

Date of Proposed Installation: _____

Name of Installer: _____

Has Owner and Tenant/Other Occupant obtained a copy of current municipal standards for installation of telecommunication devices as may be set forth in its zoning ordinance, which standards may be enforceable in addition to the Association's Rules and Regulations?

Will the device be painted or otherwise camouflaged, and if so, what color or how camouflage?

If the device is visible from the street or other units, describe the nature of any proposed screening, and indicate when the screening will be completed: _____

NOTIFICATION OF INTENT TO INSTALL OTARD (OVER-THE-AIR RECEPTION DEVICE) ROUTINE INSTALLATION INDEMNIFICATION:

Applicant, defined as the Unit Owner either for him or herself or the benefit of his/her tenant or other occupant, acknowledges receipt of the current OTARD Rules and Regulations and agrees to comply therewith. Applicant further agrees to indemnify and hold the Association harmless from and against any and all claims, damages and liabilities, including attorney's fees, arising in connection with any personal injury or property damage caused by the installation described herein and/or the use of the device and/or its maintenance and repair for such time as the device

is maintained within the Planned Community, and/or the enforcement of the OTARD Rules and Regulations and/or this agreement.

With the intent to be legally bound hereby, Applicant has executed this Notification of Intent to Install OTARD and Indemnification as of this _____ day of _____ 2 _____.

Owner Applicant:

Tenant/Other Applicant:

**APPLICATION TO INSTALL OTARD (OVER THE-AIR RECEPTION DEVICE)
NONROUTINE INSTALLATION/CLARIFICATION**

Note: This application form is to be used when a proposed installation (including the use of a mast) does not conform to all of the OTARD Rules and Regulations, or when an Owner requires clarification as to whether or not a proposed installation conforms to all of the OTARD Rules and Regulations of the Planned Community.

Unit Owner: _____

Street Address: _____

Phone Number: _____

If for a tenant, a copy of the lease or rental agreement must be attached

Tenant/Other Occupant Name: _____

Tenant/Other Occupant Phone Number: _____

Briefly describe the nature of the installation, including brand name, type, dimensions, etc.):

Briefly describe the location of the installation and attach a drawing which depicts its exact location:

If the installation includes the use of a mast that will extend twelve (12) or more feet above the roofline, describe the type of mast to be used and details of how and to what it will be anchored:

Also describe why such a mast is required and why alternate locations for the Antenna are inadequate:

Date of Proposed Installation: _____

Name of Installer: _____

Note: If Installer is other than an Owner, the Owner should comply with Section II (C)(4) of the OTARD Rules and Regulations.

Will there be any penetration of the exterior of the Unit or roof? If so, describe the exact location and size of the penetration and steps which will be taken to weatherize the opening and/or prevent infiltration by vermin or pests:

If the installation will be on any other portion of the Unit such as within a lawn area or landscaped area, describe the details of the installation including the location and height of any mast or other

device to which the Antenna will be attached and details of the wiring and/or cabling appurtenant to the Antenna:

If the installation is within any utility easement area, have you received permission from the appropriate utility company for the proposed installation: _____

Has Owner and Tenant/Other Occupant obtained a copy of current municipal standards for installation of telecommunication devices as may be set forth in its zoning ordinance, which standards may be enforceable in addition to the Association's Rules and Regulations?

Attach a copy of all permits or other approvals as may be required by any governmental authority in connection with the subject installation. If none are required, state "None."

Will the device be painted or otherwise camouflaged, and if so, what color or how camouflage?

If the device would be visible from the street or other units, describe the nature of any proposed screening, and indicate when the screening would be completed:

**APPLICATION TO INSTALL OTARD (OVER THE-AIR RECEPTION DEVICE)
NONROUTINE INSTALLATION/CLARIFICATION INDEMNIFICATION:**

Applicant, defined as the Unit Owner either for him or herself or the benefit of his/her tenant or other occupant, acknowledges receipt of the current OTARD Rules and Regulations and agrees to comply therewith. Applicant further agrees to indemnify and hold the Association harmless from and against any and all claims, damages and liabilities, including attorney's fees, arising in connection with any personal injury or property damage caused by the installation described herein and/or the use of the device and/or its maintenance and repair for such time as the device is maintained within the Planned Community, and/or the enforcement of the OTARD Rules and Regulations and/or this agreement.

With the intent to be legally bound hereby, Applicant has executed this Notification of Intent to Install OTARD and Indemnification as of this ____ day of _____ 2 ____.

Owner Applicant

Tennant/Other Applicant