

Architectural Guidelines
Laurel Valley Homeowners Association

LAUREL VALLEY HOMEOWNERS ASSOCIATION

ARCHITECTURAL REGULATIONS

FEBRUARY 1994

DUTIES

It shall be the duty of the Board Of Directors to enforce the Declaration of Covenants, Conditions and Restrictions to the extent described therein. This section provides as follows: No building, fence, wall or other structure shall be commenced, erected or maintained upon the properties, nor shall any exterior addition to or change or alteration therein be made until the plans and specifications showing the nature, kind, shape, height, materials, and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography, and such guidelines as may be properly adopted by the Board.

- 1) Any addition, alteration or improvement to the outside of any unit, house or ground, whether it is listed in these regulations or not, shall be submitted to the Board of Directors via the Management Company for approval before any work can begin.
- 2) It shall be the owner's responsibility, once the Board's approval is received, to conform to any further regulations as required by law.
- 3) Submitted - shall mean and refer to being physically received by the appropriate association representative and deemed to be in compliance with the necessary regulations.
- 4) Request for Review Procedures:
 - A. Each lot owner shall submit a written application for review for each exterior addition, change or alternation to their property before any work is undertaken. This application must be accompanied by a Harford County Approved Building Permit, Site Plan, and a drawing depicting the finished project. The application shall also contain a description of the project, including color and materials to be used.
 - B. All requests shall be submitted via Certified Mail on forms provided by the Association or the Management Company. Requests will not be reviewed unless the lot owner's Association dues are current.
 - C. Oral requests shall not be considered.

- D. Each addition, change or alteration shall be specifically approved in writing by the Board even though the proposed improvement conforms to the Declaration of Covenants, even when a similar or substantially identical improvement has been previously approved.
 - E. The applicant shall be informed in writing of the Board's decision.
 - F. If the homeowner fails to receive a reply with thirty (30) days of being submitted, the request shall be considered approved. (Article 5)
 - G. The applicant may appeal adverse decisions to the Board within thirty (30) days from the date of the decision. The Board may reverse or modify such decisions by a two-thirds (2/3) vote of the Board.
- 5) Harford County Permits:
- A. Obtaining a Harford County Permit does not waive the necessity for obtaining Board approval.
- 6) Architectural and Property Use Guidelines:
- A. Any addition, exterior alteration, modification or change to an existing building shall be compatible with the design character of the original building.
 - B. Only exterior colors and materials existing on the parent structure or compatible with the architectural design character of the community will be approved.
 - C. Exterior color changes will be approved only if the proposed color is in harmony with the other existing homes in the community, or if the color is similar to the colors originally employed in the community.
- 7) Fences:
- A. All fences for single family or townhomes shall be natural and treated lumber, and remain unpainted and/or maintained in a natural wood color.
 - B. Fences shall not be allowed in front yards. Fences shall not extend beyond the front of the house. On corner lots, the address side of the house is considered the front yard.
 - C. Single family homes shall be allowed to have a fence that is a maximum of four (4) feet in height.

D. Townhomes shall be allowed to have a fence that is a maximum of six (6) feet in height.

8) Decks shall be allowed only in the back of a unit. Decks shall use natural and treated lumber, and remain unpainted or may be maintained in a natural wood color. Decks must meet the specifications of Harford County. (Building Permits Must be obtained from Harford County before any constructions begins.)

9) Satellite Dish antennas shall not be allowed.

10) Umbrella or retractable clothes lines shall be the only styles allowed.

11) Radio and TV antennas shall be limited to a height of not more than ten (10) feet above the highest roof-line of the structure.

12) No trade, business or advertising signs are to be allowed on any lot or property except "For Sale" signs, which may not exceed thirty (30) by thirty (30) inches and are not lighted. Signs shall not be placed in the ground with any type of material that exceeds four (4) by four (4) inches. "For Sale" signs shall only be allowed on the property that is for sale. Signs shall not be placed on Association property.

13) Vehicles and Parking:

A. No inoperable, disabled, abandoned or unregistered motor vehicle of any type (including trailers of any type) shall be stored or parked on any lot or property except in an enclosed garage.

B. No major automobile repairs shall be carried out on any lot or property except in an enclosed garage.

C. No campers, RVs, boats or recreational equipment shall be parked on Association property or in the townhome courts.

D. Townhome parking rules, in addition to the aforementioned, shall be as follows:

1. Cars in the townhome courts shall not take up more than one parking space.

14) All swimming pools must be properly maintained. No parts shall appear rusted or damaged. It is the lot owner's responsibility to maintain the pool in a safe and sanitary condition as required by State and Local laws. Pools must only be drained so that the flow is directed to the nearest street to allow for proper disposal in storm drains.

15) Sheds:

- A. No metal sheds of any type or metal out-buildings shall be permitted.
- B. Sheds shall be placed in the rear of the property and meet the minimum set back requirements as indicated by Harford County.
- C. Sheds for single-family homes shall be no larger than twelve (12) feet by fourteen (14) feet.
- D. Sheds for townhomes shall be no larger than eight (8) feet by ten (10) feet.
- E. Sheds shall have shingled roofs and the shingles shall be the same color and style as those on the parent unit. The trim and siding of the shed shall be painted the same color as the trim and siding of the parent unit, respectively.

16) No lot owner or visitor shall, at any time, drain any type of hazardous waste, i.e., anti-freeze, oil, pool chemicals, etc. into any drains or into the pond. All waste shall be disposed of properly.

17) Playground equipment, unless permanently anchored into the ground, such as playsets, gym sets and playhouses, does not require a request for review application.

- A. Playground equipment shall be maintained in good condition.
- B. Playground and recreational equipment shall not be permitted in front yards except for basketball poles and backboards. Basketball poles and backboards will be allowed in front yards provided that:
 - 1. A pole must be eight (8) feet or less from the front of the house and as close as possible to the side of the driveway closest to the side property line.
 - 2. A letter of approval, signed from each adjoining neighbor shall accompany the request.
 - 3. Pole shall be aluminum, fiberglass or rust-proof and specifically designed for that use.
 - 4. The backboards shall be fiberglass.
 - 5. Backboards shall not be attached to the front of the house.
 - 6. Basketball poles in the rear yard shall also need approval.

7. The pole and backboard shall be kept in good repair and not allowed to rust, flake or otherwise become an eyesore.

18) There will be no request needed for landscaping ties/timbers up to a maximum height of two (2) feet. The ties/timbers used shall be treated lumber, unpainted and/or maintained in a natural wood color.

19) Storm doors shall not need a request for review application.

20) Detached garages shall not be permitted.

21) Concrete porches shall not be painted or carpeted. A clear sealer may be used.

22) Garbage:

A. Trash shall be placed out the evening before the day of trash pick-up. Empty containers must be removed by the following day.

B. Trash cans shall not be stored in the front of the unit.

23) Exposed Flu's

A. No exposed flue's will be allowed. All flu's must be boxed in with external appearance to match house.

24) Anything not specifically covered by these guidelines and rules shall still be required to be submitted to the Board for approval.

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By resolution of the Board of Directors, these rules and architectural guidelines were adopted on Feb 15 1994

This document supersedes all other documents dated before the date of this document and is filed in the land records of Harford County as required by law.

All approvals that were obtained prior to the date of this documents shall not be affected.

If you have any questions concerning these rules and regulations or any of the Association's controlling documents, please contact a Board member or the Management Company.

Currently, the management services are being provided by MRA Property Management, Inc. located in Bel Air at 139 N. Main Street, Suite 302. They may be contacted by phone at 410/879-0680 or Fax at 410/893-8244.

Dear Homeowner:

In order to make our architectural regulations more clear and concise, the Board of Directors, with the assistance of Trenton Property Services, have re-written the regulations. Please note that there have also been a few changes in policy from the previous regulations. All architectural approvals that were obtained prior to this date will not be affected.

Also included with this mailing is a copy of the changes in the By-Laws of the Association. These changes were voted on and approved at the March special meeting.

Please keep these papers with your other Laurel Valley Homeowners Association documents for future reference.

Sincerely,

Board of Directors

LAUREL VALLEY

HOMEOWNERS

ASSOCIATION

ARCHITECTURAL

REGULATIONS

LAUREL VALLEY HOMEOWNERS ASSOCIATION, INC.

ARCHITECTURAL REGULATIONS

DUTIES

IT SHALL BE THE DUTY OF THE BOARD OF DIRECTORS TO ENFORCE THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS TO THE EXTENT DESCRIBED THEREIN. THIS SECTION PROVIDES AS FOLLOWS: NO BUILDING, FENCE, WALL OR OTHER STRUCTURE SHALL BE COMMENCED, ERECTED OR MAINTAINED UPON THE PROPERTIES, NOR SHALL ANY EXTERIOR ADDITION TO OR CHANGE OR ALTERATION THEREIN BE MADE UNTIL THE PLANS AND SPECIFICATIONS SHOWING THE NATURE, KIND, SHAPE, HEIGHT, MATERIALS, AND LOCATION OF THE SAME SHALL HAVE BEEN SUBMITTED TO AND APPROVED IN WRITING AS TO HARMONY OF EXTERNAL DESIGN AND LOCATION IN RELATION TO SURROUNDING STRUCTURES AND TOPOGRAPHY, AND SUCH GUIDELINES AS MAY BE PROPERLY ADOPTED BY THE BOARD.

1) ANY ADDITION, ALTERATION OR IMPROVEMENT TO THE OUTSIDE OF ANY UNIT, HOUSE OR GROUND, WHETHER IT IS LISTED IN THESE REGULATIONS OR NOT, SHALL BE SUBMITTED TO THE BOARD OF DIRECTORS VIA THE MANAGEMENT COMPANY FOR APPROVAL BEFORE ANY WORK CAN BEGIN.

2) IT SHALL BE THE OWNERS' RESPONSIBILITY, ONCE THE BOARD'S APPROVAL IS RECEIVED, TO CONFORM TO ANY FURTHER REGULATIONS AS REQUIRED BY LAW.

3) SUBMITTED - SHALL MEAN AND REFER TO BEING PHYSICALLY RECEIVED BY THE APPROPRIATE ASSOCIATION REPRESENTATIVE AND DEEMED TO BE IN COMPLIANCE WITH THE NECESSARY REGULATIONS.

4) REQUEST FOR REVIEW PROCEDURES.

A. EACH LOT OWNER SHALL SUBMIT A WRITTEN APPLICATION FOR REVIEW FOR EACH EXTERIOR ADDITION, CHANGE, OR ALTERATION TO THEIR PROPERTY BEFORE ANY WORK IS UNDERTAKEN. THIS APPLICATION MUST BE ACCOMPANIED BY A HARFORD COUNTY APPROVED BUILDING PERMIT, SITE PLAN, AND A DRAWING DEPICTING THE FINISHED PROJECT. THE APPLICATION SHALL ALSO CONTAIN A DESCRIPTION OF THE PROJECT, INCLUDING COLOR AND MATERIALS TO BE USED.

B. ALL REQUESTS SHALL BE SUBMITTED VIA CERTIFIED MAIL ON FORMS PROVIDED BY THE ASSOCIATION OR THE MANAGEMENT

COMPANY. REQUESTS WILL NOT BE REVIEWED UNLESS THE LOT OWNERS ASSOCIATION DUES ARE CURRENT.

C. ORAL REQUESTS SHALL NOT BE CONSIDERED.

D. EACH ADDITION, CHANGE OR ALTERATION SHALL BE SPECIFICALLY APPROVED IN WRITING BY THE BOARD EVEN THOUGH THE PROPOSED IMPROVEMENT CONFORMS TO THE DECLARATION OF COVENANTS, AND EVEN WHEN A SIMILAR OR SUBSTANTIALLY IDENTICAL IMPROVEMENT HAS BEEN PREVIOUSLY APPROVED.

E. THE APPLICANT SHALL BE INFORMED IN WRITING OF THE DECISION OF THE BOARD.

F. IF THE HOMEOWNER FAILS TO RECEIVE A REPLY WITHIN THIRTY (30) DAYS OF BEING SUBMITTED, THE REQUEST SHALL BE CONSIDERED APPROVED.

G. THE APPLICANT MAY APPEAL ADVERSE DECISIONS TO THE BOARD WITHIN THIRTY (30) DAYS FROM THE DATE OF THE DECISION. THE BOARD MAY REVERSE OR MODIFY SUCH DECISIONS BY A TWO-THIRDS (2/3) VOTE OF THE BOARD.

5. HARFORD COUNTY PERMITS.

A. OBTAINING A HARFORD COUNTY PERMIT DOES NOT WAIVE THE NECESSITY FOR OBTAINING BOARD APPROVAL.

6. ARCHITECTURAL AND PROPERTY USE GUIDELINES.

A. ANY ADDITION, EXTERIOR ALTERATION, MODIFICATION OR CHANGE TO AN EXISTING BUILDING SHALL BE COMPATIBLE WITH THE DESIGN CHARACTER OF THE ORIGINAL BUILDING.

B. ONLY EXTERIOR COLORS AND MATERIALS EXISTING ON THE PARENT STRUCTURE OR COMPATIBLE WITH THE ARCHITECTURAL DESIGN CHARACTER OF THE COMMUNITY WILL BE APPROVED.

C. EXTERIOR COLOR CHANGES WILL BE APPROVED ONLY IF THE PROPOSED COLOR IS IN HARMONY WITH THE OTHER EXISTING HOMES IN THE COMMUNITY, OR IF THE COLOR IS SIMILAR TO THE COLORS ORIGINALLY EMPLOYED IN THE COMMUNITY.

7. FENCES

A. ALL FENCES FOR SINGLE FAMILY OR TOWNHOMES SHALL BE NATURAL AND TREATED LUMBER AND REMAIN UNPAINTED AND UNSTAINED EXCEPT FOR CLEAR PRESERVATIVES.

B. FENCES SHALL NOT BE ALLOWED IN FRONT YARDS. FENCES SHALL NOT EXTEND BEYOND THE FRONT OF THE HOUSE. ON CORNER

LOTS, THE ADDRESS SIDE OF THE HOUSE IS CONSIDERED THE FRONT YARD.

C. SINGLE FAMILY HOMES SHALL BE ALLOWED TO HAVE A FENCE THAT IS A MAXIMUM OF FOUR (4) FEET IN HEIGHT.

D. TOWNHOMES SHALL BE ALLOWED TO HAVE A FENCE THAT IS A MAXIMUM OF SIX (6) FEET IN HEIGHT.

8. DECKS SHALL BE ALLOWED ONLY IN THE BACK OF A UNIT. DECKS SHALL USE NATURAL AND TREATED LUMBER AND REMAIN UNPAINTED AND UNSTAINED, EXCEPT FOR CLEAR PRESERVATIVES. DECKS MUST MEET THE SPECIFICATIONS OF HARFORD COUNTY. (BUILDING PERMITS MUST BE OBTAINED FROM HARFORD COUNTY BEFORE CONSTRUCTION BEGINS)

9. SATELLITE DISH ANTENNAS SHALL NOT BE ALLOWED.

10. UMBRELLA OR RETRACTABLE CLOTHES LINES SHALL BE THE ONLY STYLES ALLOWED.

11. RADIO AND TV ANTENNAS SHALL BE LIMITED TO A HEIGHT OF NOT MORE THAN TEN (10') FEET ABOVE THE HIGHEST ROOF LINE OF THE STRUCTURE.

12. NO TRADE, BUSINESS OR ADVERTISING SIGNS ARE TO BE ALLOWED ON ANY LOT OR PROPERTY EXCEPT "FOR SALE" SIGNS, WHICH MAY NOT EXCEED THIRTY (30") BY THIRTY (30") INCHES AND ARE NOT LIGHTED. SIGNS SHALL NOT BE PLACED IN THE GROUND WITH ANY TYPE OF MATERIAL THAT EXCEEDS TWO (2) INCHES BY TWO (2) INCHES. FOR SALE SIGNS SHALL ONLY BE ALLOWED ON THE PROPERTY THAT IS FOR SALE. (SIGNS SHALL NOT BE PLACED ON ASSOCIATION PROPERTY)

13. VEHICLES AND PARKING

A. NO INOPERABLE, DISABLED, ABANDONED OR UNREGISTERED MOTOR VEHICLES OF ANY TYPE SHALL BE STORED OR PARKED ON ANY LOT OR PROPERTY EXCEPT IN AN ENCLOSED GARAGE.

B. NO MAJOR AUTOMOBILE REPAIRS SHALL BE CARRIED OUT ON ANY LOT OR PROPERTY EXCEPT IN AN ENCLOSED GARAGE.

C. NO CAMPERS, RV'S, BOATS, OR RECREATIONAL EQUIPMENT SHALL BE PARKED ON ASSOCIATION PROPERTY OR IN THE TOWNHOME COURTS.

D. TOWNHOME PARKING RULES IN ADDITION TO THE AFOREMENTIONED SHALL BE AS FOLLOWS:

1. PARKING IN THE TOWNHOME COURTS SHALL BE LIMITED TO TWO PARKING SPACES PER UNIT. THE BOARD HAS AUTHORIZED PERMIT PARKING TO PLACE A CONTROL ON THE AUTHORIZED NUMBER OF VEHICLES PER UNIT. THIS WILL ENABLE THE BOARD TO BETTER IDENTIFY THOSE UNIT OWNERS OR TENANTS WITH ADDITIONAL VEHICLES.

2. IT SHALL BE DEEMED AS A COMMON COURTESY TO ALLOW RESIDENTS TO PARK AS CLOSE TO THE FRONT OF THEIR UNIT AS POSSIBLE. THIS MEANS THAT THERE WILL NOT BE ASSIGNED PARKING IN THE TOWNHOME COURT AREAS. ADDITIONAL PARKING SPACES WILL BE ON A FIRST COME - FIRST SERVE BASIS.

3. CARS IN THE TOWNHOME COURTS SHALL NOT TAKE UP MORE THAN ONE PARKING SPACE.

4. ANY VEHICLE PARKED IN OTHER THAN DESIGNATED VISITOR OR OVERFLOW (ADDITIONAL) PARKING SPACES WILL BE TOWED IMMEDIATELY AND NOTICE UNDER THIS PROVISION SHALL BE DEEMED AS BEING PROVIDED.

5. HOMEOWNERS AND TENANTS ALIKE WILL BE RESPONSIBLE FOR INFORMING THEIR GUESTS OF THE AUTHORIZED AREAS IN WHICH THEY ARE ABLE TO PARK.

6. WHEN A NEW VEHICLE IS PURCHASED AND A NEW PARKING PERMIT IS REQUIRED, THE HOMEOWNER OR TENANT THROUGH THE HOMEOWNER, SHALL BE REQUIRED TO SCRAPE OFF THEIR OLD PERMIT AND RETURN IT ALONG WITH A REQUEST FOR A NEW STICKER. WHEN REQUESTING A NEW PARKING PERMIT, YOU SHALL BE REQUIRED TO SUBMIT YOUR PLATE NUMBER FOR IDENTIFICATION UNTIL A NEW PARKING PERMIT IS RECEIVED.

7. IN THE EVENT THAT A NEW PARKING PERMIT IS NOT APPLIED FOR, THE VEHICLE WILL BE TOWED.

15. ALL SWIMMING POOLS MUST BE PROPERLY MAINTAINED. NO PARTS SHALL APPEAR RUSTED OR DAMAGED. IT IS THE LOT OWNERS RESPONSIBILITY TO MAINTAIN THE POOL IN A SAFE AND SANITARY CONDITION AS REQUIRED BY STATE AND LOCAL LAWS.

16. SHEDS

A. NO METAL SHEDS OF ANY TYPE OR METAL OUT BUILDINGS SHALL BE PERMITTED.

B. SHEDS SHALL BE PLACED IN THE REAR OF THE PROPERTY AND MEET THE MINIMUM SET BACK REQUIREMENTS AS INDICATED BY HARFORD COUNTY.

C. SHEDS FOR SINGLE FAMILY HOMES SHALL BE NO LARGER

THAN TWELVE (12) FEET BY FOURTEEN (14) FEET.

D. SHEDS FOR TOWNHOMES SHALL BE NO LARGER THAN EIGHT (8) FEET BY TEN (10) FEET.

E. SHEDS WILL HAVE SHINGLED ROOFS AND THE SHINGLES SHALL BE THE SAME COLOR AND STYLE AS THOSE ON THE PARENT UNIT. THE TRIM AND SIDING OF THE SHED SHALL BE PAINTED THE SAME COLORS AS THE TRIM AND SIDING OF THE PARENT UNIT RESPECTIVELY.

17. NO LOT OWNER OR VISITOR SHALL AT ANY TIME DRAIN ANY TYPE OF HAZARDOUS WASTE, I.E., ANTIFREEZE, OIL, POOL CHEMICALS ETC. INTO ANY DRAINS OR INTO THE POND. ALL WASTE SHALL BE DISPOSED OF PROPERLY.

18. PLAYGROUND EQUIPMENT, UNLESS PERMANENTLY ANCHORED INTO THE GROUND, SUCH AS PLAYSETS, GYM SETS AND PLAYHOUSES, DOES NOT REQUIRE A REQUEST FOR REVIEW APPLICATION.

A. PLAYGROUND EQUIPMENT SHALL BE MAINTAINED IN GOOD CONDITION.

B. PLAYGROUND AND RECREATIONAL EQUIPMENT SHALL NOT BE PERMITTED IN FRONT YARDS EXCEPT FOR BASKETBALL POLES AND BACKBOARDS. BASKETBALL POLES AND BACKBOARDS WILL BE ALLOWED IN FRONT YARDS OF SINGLE FAMILY HOMES PROVIDING THAT

1. A POLE MUST BE EIGHT (8) FEET OR LESS FROM THE FRONT OF THE HOUSE AND AS CLOSE AS POSSIBLE TO THE SIDE OF THE DRIVEWAY CLOSEST TO THE SIDE PROPERTY LINE.

2. A LETTER OF APPROVAL, SIGNED FROM EACH ADJOINING NEIGHBOR SHALL ACCOMPANY THE REQUEST.

3. POLE SHALL BE ALUMINUM OR FIBERGLASS AND NOT BE ANCHORED SOLIDLY IN THE GROUND. POLE SHALL BE INSERTED IN A GROUND SLEEVE FOR EASY REMOVAL.

4. THE BACKBOARD SHALL BE FIBERGLASS.

5. BACKBOARDS SHALL NOT BE ATTACHED TO THE FRONT OF THE HOUSE.

6. BASKETBALL POLES IN THE REAR YARD SHALL ALSO NEED APPROVAL.

7. THE POLE AND BACKBOARD SHALL BE KEPT IN GOOD REPAIR AND NOT ALLOWED TO RUST, FLAKE, OR OTHERWISE BECOME AN EYESORE.

19. THERE WILL BE NO REQUEST NEEDED FOR LANDSCAPING TIE/TIMBERS. THE TIES/TIMBERS USED SHALL BE TREATED LUMBER, UNPAINTED AND UNSTAINED EXCEPT FOR CLEAR PRESERVATIVES.

20. STORM DOORS SHALL NOT NEED A REQUEST FOR REVIEW APPLICATION.

21. DETACHED GARAGES SHALL NOT BE PERMITTED.

22. CONCRETE PORCHES SHALL NOT BE PAINTED OR BE CARPETED. A CLEAR SEALER MAY BE USED.

23. GARBAGE

A. TRASH SHALL BE PLACED OUT THE EVENING BEFORE THE DAY OF TRASH PICKUP.

B. TRASH CANS SHALL NOT BE STORED IN THE FRONT OF THE UNIT.

24. ANYTHING NOT COVERED BY THESE GUIDELINES AND RULES SHALL STILL BE REQUIRED TO BE SUBMITTED TO THE BOARD FOR APPROVAL.

BY RESOLUTION OF THE BOARD OF DIRECTORS, THESE RULES AND ARCHITECTURAL GUIDELINES WERE ADOPTED ON _____.

THIS DOCUMENT SUPERSEDES ALL OTHER DOCUMENTS DATED BEFORE THE DATE OF THIS DOCUMENT AND IS FILED IN THE LAND RECORDS OF HARFORD COUNTY AS REQUIRED BY LAW.

ALL APPROVALS THAT WERE OBTAINED PRIOR TO THE DATE OF THIS DOCUMENT SHALL NOT BE AFFECTED.

IF YOU HAVE ANY QUESTIONS CONCERNING THESE RULES AND REGULATIONS OR ANY OF THE ASSOCIATION'S CONTROLLING DOCUMENTS, PLEASE CONTACT A BOARD MEMBER OR THE MANAGEMENT COMPANY.

CURRENTLY, THE MANAGEMENT SERVICES ARE BEING PROVIDED BY TRENTON PROPERTY SERVICES, INC., LOCATED IN BEL AIR, MD. THEY CAN BE CONTACTED BY PHONING 838-4600 OR 879-8333.

SINCERELY,

BOARD OF DIRECTORS