



Dear Purchaser:

Enclosed are the documents you will need to complete the purchase of shares at the Rockcliffe Apartments and obtain a proprietary lease for your apartment. Included in the Admissions Application Package please find:

1. Purchaser Financial Information – please complete these forms and provide all the requested information before returning the packet to Community Management. This information is required of all purchasers so that Board of Directors can assess their ability to meet their financial obligations to the rest of the shareholders of the corporation.
2. Additional Rockcliffe corporate documents, including our House Rules & Regulations, and policies for subletting, parking, pets and smoking, etc. You will need to sign an acknowledgment that you have received and agree to follow Rockcliffe policies.
3. Forms for requesting parking tag(s) and/or a basement storage bin.

If you have questions about completing the packet, please contact Community Management. They will be glad to assist you. All other questions relating to your purchase should be directed to the seller through your respective attorneys.

Once your Admissions Application Package has been reviewed and accepted as complete by Community Management, an interview with the Board of Directors can be scheduled. The Board tries hard to accommodate the sale timeline and the purchaser's schedule. Typically, the interview can be arranged within a week of receiving the completed application.

We look forward to meeting you and hope to welcome you to the Rockcliffe family. Our building has a distinguished heritage of which we are all proud. Truly it is a gracious home for all of our residents.

Sincerely,
Rockcliffe Board of Directors
Rita Nadler, President



ADMISSIONS APPLICATION PACKAGE

July 2017

THANK YOU FOR YOUR INTEREST IN ROCKCLIFFE

*PLEASE NOTE THAT ALL QUESTIONS REGARDING YOUR SALE SHOULD BE HANDLED BETWEEN
THE BUYERS' AND SELLERS' RESPECTIVE ATTORNEYS.*

Rita Nadler, President
973-746-9478 - RNads76@yahoo.com

Please return your Admissions Application Package to Property Manager:

Traci Marren
COMMUNITY MANAGEMENT CORPORATION
1030 Clifton Avenue
Clifton, NJ 07013
973-820-4193 - tmarren@communityservices.com

Attorney for Rockcliffe Apartments Owners, Inc.

Louis Verde, Esq.
VERDE, STEINBERG & PONTELL, LLC
19 Main Street
Hackensack, NJ 07601
lverde@vsplaw.com
ATTN: Colleen Flanagan cflanagan@vsplaw.com
201-489-0075 - FAX 201-489-0077

Rockcliffe Apartments – Security/Front Desk

973-746-1453



STANDARD TRANSFER REQUIREMENTS FOR PURCHASE OF AN APARTMENT

(Purchaser’s Checklist – 3 pages)

The Purchaser(s) must read, complete, and sign the following documents when submitting the Admissions Application Package.

For your convenience, check boxes below when items are attached to your application

1. Provide your Contract of Sale – <i>NOTE: Contract must be for a cooperative apartment and executed by all parties. Consult your realtor and/or attorney for the appropriate forms. Co-ops do NOT use the same contracts as condos or private homes.</i>		<input type="checkbox"/>
2. Read and sign the Acknowledgment of Façade Project.	p. 6	<input type="checkbox"/>
3. Complete, sign, and return the Purchase Application and Terms and Conditions on Sales of Apartments.	pp. 7 - 8	<input type="checkbox"/>
4. Complete and return the Applicants’ Personal Information Forms (1 per applicant).	pp. 9 -10	<input type="checkbox"/>
5. Complete and return the information form for your References.	p. 11	<input type="checkbox"/>
6. Submit		
• Two (2) personal reference letters		<input type="checkbox"/>
• Two (2) business reference letters, if currently employed <i>Check here if not applicable:</i> <input type="checkbox"/>		<input type="checkbox"/>
• If currently renting, a letter from your present landlord or managing agent <i>Check here if not applicable:</i> <input type="checkbox"/>		<input type="checkbox"/>
7. Complete the Financial Statement. <i>Note: the Financial Statement must be signed by the Purchaser(s) or an Accountant.</i>	pp. 12 13	<input type="checkbox"/>
8. Provide verification of assets, i.e., by copies of the three (3) most recent statements, as well as copies of the three (3) most recent months bank statements. NOTE: Unless this requirement is modified by the Rockcliffe Board of Directors, after the closing, depending on applicants’ total financial position, purchaser may be required to have • Liquid assets equal to one year’s worth of maintenance and debt service and • Monthly gross income equal to three times the cost of the monthly maintenance fees and service on all debt		<input type="checkbox"/>
9. Provide Tax Returns and W-2 forms for past three (3) years for all applicants.		<input type="checkbox"/>

(continued on next two pages)



10. TRANSFER FEES:		
<ul style="list-style-type: none"> • NON-REFUNDABLE FEE FOR CREDIT & BACKGROUND CHECK To expedite the process, submit 		
- The completed Purchase Application Credit Authorization	p. 14	<input type="checkbox"/>
- Copy of driver's license and		<input type="checkbox"/>
- <i>Check payable to:</i> Fidelifacts/Metropolitan, New York, Inc. <i>due with the application in the amount of: for a single applicant,</i> \$281.41 <i>or, for a couple,</i> \$562.82		<input type="checkbox"/>
<ul style="list-style-type: none"> • APPLICATION/ADMINISTRATIVE PROCESSING FEE: <ul style="list-style-type: none"> - <i>Check payable to:</i> Community Management Corp. <i>due with the application in the amount of</i> \$450 		
<ul style="list-style-type: none"> • ROCKCLIFFE ATTORNEY TRANSFER FEE: <ul style="list-style-type: none"> - Represents base fee for cash or financed routine transfers. Add'l fees may apply and will be explained in the instruction letter you will receive. <i>Upon receipt of invoice from Attorney, make check payable to:</i> VERDE, STEINBERG & PONTELL, LLC, in the amount of \$550 DO NOT SEND TO PROPERTY MANAGER 		
11. If the purchase of the apartment is being financed, the following is required from the applicant:		
• A Bank Commitment Letter		<input type="checkbox"/>
• Recognition Agreement, in triplicate (Aztech form only) which must be signed by Bank and Purchaser(s) before being submitted to Rockcliffe.		<input type="checkbox"/>
NOTE: The amount of the mortgage may not exceed 65% of the purchase price unless the Rockcliffe Board of Directors modifies this requirement.		
13. Complete the Storage Bin and Parking Space Request Forms.	p. 15	<input type="checkbox"/>
14. Read and retain the items listed below, then sign and return the Acknowledgment of Receipt of Rules & Regulations and Policies	p. 16	<input type="checkbox"/>
• Rules and Regulations of Rockcliffe Apartments Owners	p. 21-24	
• Parking Policy	p. 25	
• Smoking Policy	p. 26	
• Sublets	p. 26	
• Therapeutic and Medical Use Dogs Policy	p. 27	
• Guest Registration Form	p. 28	
<i>(continued on next page)</i>		



<ul style="list-style-type: none"> • Contractor Insurance Requirements & <ul style="list-style-type: none"> - Example of Insurance Certificate Required of Contractors Working in Individual Apartments 	p. 29-30	
<ul style="list-style-type: none"> • Guidelines for Alterations and Renovations & <ul style="list-style-type: none"> - Agreement for Alterations and Renovations - Exhibit "A" Contractor Letter 	p. 30-38	
<ul style="list-style-type: none"> • Guidelines for Painting, Wallpapering and Cosmetic Work & <ul style="list-style-type: none"> - Application for Decorating/Cosmetic Repairs - Apartment Decorating Agreement - Exhibit "A" Contractor Letter 	p. 39-43	
<p>15. To receive an acknowledgment of receipt of your package from Rockcliffe's Property Manager, include a Stamped Self-Addressed Envelope and the CHECKLIST FOR RECEIPT OF APPLICATION PACKAGE</p>	p. 17	<input type="checkbox"/>
<p>16. <u>Completed Application Package</u>. Submit the ORIGINAL PLUS SEVEN COPIES of a completely COLLATED package (including all of the checked items above) to Rockcliffe's Property Manager (See package cover for address). Once the completed package is received, it will be reviewed along with any credit reports and other information necessary in connection with this application.</p>		<input type="checkbox"/>
<p>NOTE: INCOMPLETE PACKAGES WILL CAUSE A DELAY AND CAN NOT BE PROCESSED You will receive a phone call from the property manager advising what is missing. Only after receipt thereof will the process proceed. Allow 5 to 10 business days for processing and receipt of the Fidelifacts report. An admissions interview will be scheduled once the package is deemed complete. You will be contacted forthwith to schedule an admissions interview with the Boards.</p>		
<p>17. <u>Admissions Interview</u>. Depending upon who delivers the Admissions Application Package to Rockcliffe's Property Manager, either the prospective Purchaser(s) or their Realtor will be contacted by Rockcliffe's Property Manager to arrange for the Purchaser(s) to meet in person with representatives of Rockcliffe Apartments Owners, Inc. At the close of the admissions interview, six sets of documents will be returned to the applicants and/or destroyed. It is the policy of Rockcliffe to retain two sets of documents under locked secure conditions. After the admissions interview, the Admissions Committee will recommend to the Board of Directors whether or not the prospective purchaser shall be accepted.</p>		
<p>18. <u>Closing</u>. If admission has been approved, Rockcliffe's Attorney will notify the prospective purchaser of the decision of the Board and make arrangements for the closing. At the closing:</p> <ul style="list-style-type: none"> - Bring proof of insurance information (HO-6 Co-op Homeowners insurance). - Please provide Rockcliffe's Attorney with your completed Resident Information Form 	pp. 18 - 19	
<p>19. <u>Move-In</u>. The new shareholder must schedule a move-in date with the Resident Superintendent/Manager at (973) 746-1453. All moving must be accomplished on weekdays, excluding holidays, between the hours of 8:00 AM and 5:00 PM. Sorry, no exceptions.</p>		



ACKNOWLEDGEMENT OF FAÇADE PROJECT
(updated as of May 18, 2017)

1. The Undersigned is/are purchasing a block of Shares (the "Shares") of Rockcliffe Apartments Owners, Inc. (the "Apartment Corporation") allocated to Apartment _____ (the "Apartment") in the multiple family, cooperative building owned by the Apartment Corporation know as Rockcliffe Apartments (the "Building") located at 10 Crestmont Road, Montclair, New Jersey, and for which the Undersigned will enter into and assume the obligations set forth in the Proprietary Lease appurtenant to the Shares.
2. The Undersigned acknowledge that they have been informed:
 - a) of the ongoing repair and restoration work (the "Façade Project") that commenced in May 2013)
 - b) that the firm of Keast & Hood, Structural Engineers, was contracted to inspect and evaluate the façade and its components and then to report its findings in an engineering study, which is dated on July 10, 2015 (the "2015 Keast & Hood Report");
 - c) that a "Façade Reserve Fund" was established in January 2016 with an available balance of \$512,700 as of May, 2017;
 - d) that a line of credit in the amount of \$500,000 is available for the Façade Project;
 - e) that there is a "General Reserve Fund" for among other things, the repair and replacement of major structural and mechanical systems at the Building;
 - f) that a second phase high priority repair was completed in December 2016, based on the findings and recommendation of 2015 Keast & Hood Report:
 - g) that the Façade Project will continue over an extended period of time based upon the findings and recommendations in the 2015 Keast & Hood Report;
 - h) that the preliminary estimated cost based upon the Elite Construction Evaluation Reports, listed below, for the remaining work designated in the 2015 Keast & Hood Report as "medium priority" plus some "low priority" is approximately \$4,500,000, but that the actual costs will be based upon bids to be obtained from qualified contractors;
 - i) that the Board of Directors is currently considering funding options for the remaining work to be done on the façade, based on the findings and recommendations of the 2015 Keast & Hood Report;
 - j) that the following official building reports regarding the façade are available electronically or as a hard copy from the seller:
 - o 2015 Keast & Hood Report
 - o 2016 Elite Construction Evaluation Reports dated April 6, 2016 and May 9, 2016

Dated: _____

(Applicant's Signature)

(Co-Applicant's Signature)



PURCHASE APPLICATION

PLEASE TYPE OR PRINT ALL RESPONSES

APPLICANT'S NAME: _____

S.S. #: _____ - _____ - _____ Date of Birth ____ / ____ / _____

CO-APPLICANT'S NAME : _____

S.S. #: _____ - _____ - _____ Date of Birth ____ / ____ / _____

Applicant 's Attorney: _____ Telephone: _____

Firm Name: _____ Facsimile: _____

Address: _____

SELLER'S NAME(S): _____

Seller's Attorney: _____ Telephone: _____

Firm Name: _____ Facsimile: _____

Address: _____

Anticipated Closing Date: _____

The undersigned hereby offers to purchase _____ shares of the capital stock of Rockcliffe Apartments Owners, Inc., and the accompanying Proprietary Lease for Apartment _____ in the Building located at 10 Crestmont Road, Montclair, New Jersey, on the following terms and conditions:

Purchase Price: _____ Deposit: _____

Present Monthly Maintenance: _____

Proposed Financing: Yes No If yes, please state amount: _____

Bank: _____ Term: _____

Broker (Seller): _____ Telephone: _____

Broker (Buyer): _____ Telephone: _____



The undersigned hereby submits to Rockcliffe Apartments Owners, Inc., this application together with the accompanying information concerning the undersigned applicant purchaser(s). In applying for consent to this proposed sale, the undersigned understands that such consent is required by the terms of the Proprietary Lease. The undersigned agrees to meet in person with authorized representatives of Rockcliffe Apartments Owners, Inc., and authorizes them to review and request any credit reports and other information necessary in connection with this application. The undersigned acknowledges and consents to the following terms and conditions:

TERMS AND CONDITIONS ON SALES OF APARTMENTS

1. The purchaser of an apartment takes title subject to the provisions of the Proprietary Lease and Rockcliffe Apartments Owners, Inc., By-Laws, and assumes all of the seller’s obligations thereunder and is obligated to sign such documents to accomplish such purpose as Rockcliffe Apartments Owners, Inc., may require.
2. The purchaser agrees to provide all information and execute all documents required by Rockcliffe Apartments Owners, Inc., pursuant to law, the By-Laws, and by this application.

_____	_____
Signature of Applicant	Date

_____	_____
Signature of Co-Applicant	Date



APPLICANT'S PERSONAL INFORMATION

Name: _____

Principal Place of Residence: _____

Telephone: _____ Mobile: _____ Email: _____

If currently employed:

Name of Business or Employer: _____

Position Held: _____

Nature of Business: _____

Business Address: _____

Names of all persons who will reside in the apartment: _____

Names of residents in the building known by the Applicant: _____



CO-APPLICANT(S)' PERSONAL INFORMATION
(1 for each co-applicant if there are any)

Name: _____

Principal Place of Residence: _____

Telephone: _____ Mobile: _____ Email: _____

If currently employed:

Name of Business or Employer: _____

Position Held: _____

Nature of Business: _____

Business Address: _____

Names of all persons who will reside in the apartment: _____

Names of residents in the building known by the Applicant: _____



REFERENCES

Address of present residence and dates of occupancy: _____

If currently renting, present Landlord or Agent:

Name: _____ Telephone: _____

Address: _____ Facsimile: _____

FINANCIAL:

a. (Bank – Personal Account) : _____ Telephone: _____

Account No: _____ Facsimile: _____

Address: _____

b. For information regarding source of income contact: _____

Account No: _____ Facsimile: _____

Address: _____

BUSINESS (If currently employed)

a. Name: _____ Telephone: _____

Address: _____

b. Name: _____ Telephone: _____

Address: _____

PERSONAL:

a. Name: _____ Telephone: _____

Address: _____

b. Name: _____ Telephone: _____

Address: _____



FINANCIAL STATEMENT

Name(s) _____
Address _____

The following is submitted as being a true and accurate statement of the financial condition of the undersigned on the ____ day of _____ 20 ____ .

(Attach additional sheets if there is insufficient space for your responses.)

ASSETS	Applicant	Co-Applicant	LIABILITIES	Applicant	Co-Applicant
Cash in banks			Notes Payable:		
Money Market Funds			To Banks		
Contract Deposit			To Relatives		
Investments: Bonds & Stocks - See Schedule			To Others		
Investment in Own Business			Installment Accounts Payable		
Accounts and Notes Receivable			Automobile		
Real Estate Owned – see schedule			Other		
Automobiles: Year Make			Other Accounts Payable		
			Mortgages Payable on Real Estate - See Schedule		
			Unpaid Real Estate Taxes		
Personal Property & Furniture			Unpaid Income Taxes		
Life Insurance Cash Surrender Value			Chattel Mortgages		
Retirement Funds:			Loans on Life Insurance Policies (include Premium Advances)		
IRA			Outstanding Credit Card Loans		
401K			Other Debts – Itemize		
KEOGH			TOTAL LIABILITIES		
Profit Sharing / Pension Plan					
Other Assets			COMBINED LIABILITIES		
TOTAL ASSETS			NET WORTH		
COMBINED ASSETS			COMBINED NET WORTH		
SOURCE OF INCOME	Applicant	Co-Applicant	CONTINGENT LIABILITIES		
Base Salary			As Endorser or Co-maker on Notes		
Overtime Wages			Alimony Payments (annual)		
Bonus & Commissions			Child Support (annual)		
Dividends and Interest Income			Are you defendant in any legal action? Explain		
Real Estate Income (Net)					
Alimony Payments (annual)			Are there any unsatisfied judgments? Explain		
Child Support (annual)					
Social Security					
Pension			Have you ever taken bankruptcy? Explain		
Other Income – itemize					
TOTAL					



GENERAL INFORMATION	Applicant	Co-Applicant	PROJECTED EXPENSES / MONTHLY	
Personal Bank Accounts at			Maintenance	
			Apartment Financing	
Savings Account at			Other Mortgages	
			Bank Loans	
Purpose of Loans			Auto Loan	
			TOTAL	

SCHEDULE OF REAL ESTATE				
Description & Location	Cost	Actual Value	Mortgage	Maturity Date

SCHEDULE OF NOTES PAYABLE					
Specify any assets pledged as collateral, including the liabilities they secure					
To Whom Payable	Date	Amount	Due	Interest	Pledged As Security

The foregoing financial statement has been carefully prepared, and the undersigned hereby solemnly declare(s) and certify(ies) that all the information contained herein is true and correct.

Date: ___/___/20___ Signature _____

Date: ___/___/20___ Signature _____



PURCHASE APPLICATION CREDIT AUTHORIZATION

This shall authorize the procurement of a consumer report by Rockcliffe’s Property Manager listed on the cover of this Admissions Application Package.

In connection with this request, I authorize all credit agencies, banks, lending institutions, former employers and persons to release information they may have about me to the person or company with which this authorization has been filed, or their agent, Fidelifacts/Metropolitan New York, Inc.

This authorization, in original or copy form, shall be valid for this and any future reports or updates that may be requested.

I understand that I have the right to request additional disclosure as to the nature and scope of the investigation, upon written request, within a reasonable period of time.

_____		_____		_____
Applicant's Signature		Print Name		Date
_____	_____	_____	_____	_____
Social Security Number	Birth Name	Date of Birth	Driver ID Number	State
_____			_____	
Address			Prior Address	

If a spouse or a second applicant is involved, please include the information requested below and be sure both applicants sign this document.

_____		_____		_____
Applicant's Signature		Print Name		Date
_____	_____	_____	_____	_____
Social Security Number	Birth Name	Date of Birth	Driver ID Number	State
_____			_____	
Address			Prior Address	

The consumer reports or investigative consumer reports ordered by Rockcliffe’s Property Manager from Fidelifacts/Metropolitan New York, Inc. will be used only for the permissible purposes outlined in the Fair Credit Reporting Act (PL 91-508), The Consumer Credit Reporting Reform Act of 1996 and the General Business Law of New York (CH 867-NY-1977),

Rockcliffe Apartments Owners, Inc., and its Property Manager certify that it will comply with the Reform Act's disclosure and adverse action requirement and that the information will not be used in violation of any applicable Federal or State equal opportunity law or regulation.

Requested by: _____



STORAGE BINS

Storage bins are not part of the apartment you are purchasing, but are available on a first come first served basis. There may be a short waiting list. Please check the appropriate box below to indicate whether or not you would like a storage bin.

- Yes, I do want a storage bin when available.
- No, I do not want a storage bin.

PARKING

The Rockcliffe provides fee-based indoor and outdoor parking. Garage parking is limited and there may be a waiting list. Please check the appropriate box below to indicate your parking preference.

- I would like garage parking at \$50 per month/vehicle for #_____ automobile(s) when available.
- I would like outdoor parking at \$25 per month/vehicle for #_____ automobile(s).

NOTE: There is a limit of two vehicles per apartment (be consistent). Additional vehicles may be subject to higher fees.

Signature

Apt. No.



ACKNOWLEDGMENT OF RECEIPT OF RULES & REGULATIONS AND POLICIES

The undersigned hereby acknowledge that I have been provided with copies of the documents listed below and contained in this package on the pages indicated. I understand that as a shareholder it is my obligation to abide by the rules, policies, and procedures contained therein.

- 1. Rules and Regulations of Rockcliffe Apartments Owners pp. 21 - 24
- 2. Parking Policy p. 25
- 3. Smoking Policy p. 26
- 4. Sublets p. 26
- 5. Therapeutic and Medical Use Dogs Policy p. 27
- 6. Guest Registration Form p. 28
- 7. Contractor Insurance Requirements &
Example of Insurance Certificate Required of
Contractors Working in Individual Apartments pp. 29 - 30
- 8. Guidelines for Alterations and Renovations &
 - Agreement for Alterations and Renovations
 - Exhibit "A" Contractor Letter pp. 31 - 38
- 9. Guidelines for Painting, Wallpapering and Cosmetic Work &
 - Application for Decorating/Cosmetic Repairs
 - Apartment Decorating Agreement
 - Exhibit "A" Contractor Letter pp. 39 - 43

Signature of Applicant

Date

Signature of Co-Applicant

Date



PLEASE INCLUDE THIS PAGE ALONG WITH A STAMPED, SELF-ADDRESSED ENVELOPE
WHEN SUBMITTING YOUR ADMISSIONS APPLICATION PACKAGE

TO BE COMPLETED BY ROCKCLIFFE’S PROPERTY MANAGER

Note to Property Manager: Prior to checking contents, unless delivered in person,
please phone buyer immediately to confirm receipt of package.

Acknowledged on ___ / ___ / 20___ by _____ in person by phone by email

RE: PURCHASER(S) _____ APARTMENT: _____

This is to acknowledge receipt of your Admissions Application Package on ___ / ___ / 20___

Your package included the following checked items – any unchecked items must be forwarded
before your application can be processed.

1. Contract of Sale	<input type="checkbox"/>
2. Signed Acknowledgment of Façade Project	<input type="checkbox"/>
3. Signed Purchase Application and Terms and Conditions on Sales of Apartments	<input type="checkbox"/>
4. Applicants’ Personal Information Forms (1 per applicant)	<input type="checkbox"/>
5. References Form	<input type="checkbox"/>
6. Two (2) personal reference letters	<input type="checkbox"/>
7. Two (2) business reference letters. If not applicable check here:	<input type="checkbox"/> <input type="checkbox"/>
8. If currently renting, a letter of reference from present landlord or managing agent. If not applicable check here:	<input type="checkbox"/> <input type="checkbox"/>
9. A letter from Employer(s) stating job function, salary and length of employment	<input type="checkbox"/>
10. Completed Financial Statement signed by the Purchaser(s) or an Accountant	<input type="checkbox"/>
11. Verification of assets, <i>i.e.</i> , by copies of the three (3) most recent statements, as well as copies of the three (3) most recent months bank statements.	<input type="checkbox"/>
12. Tax Returns and W-2 forms for past three (3) years	<input type="checkbox"/>
13. Signed Purchase Application Credit Authorization	<input type="checkbox"/>
14. Copy of driver's license(s)	<input type="checkbox"/>
15. Check payable to: Fidelifacts/Metropolitan, New York, Inc. - \$281.41 for a single applicant <input type="checkbox"/> , or \$562.82 for a couple <input type="checkbox"/>	<input type="checkbox"/>
16. Check payable to: Community Management Corporation \$450	<input type="checkbox"/>
<i>If the purchase of the apartment is being financed</i>	
17. Bank Commitment Letter and	<input type="checkbox"/>
18. Recognition Agreement, in triplicate (Aztech form only) signed by Bank and Purchaser(s)	<input type="checkbox"/>
19. Storage Bins and Parking Space Request Form	<input type="checkbox"/>
20. Acknowledgment of Receipt of Rules & Regulations and Policies	<input type="checkbox"/>



ROCKCLIFFE RESIDENT INFORMATION FORM: Please complete and return to Rockcliffe’s Attorney *at closing* for forwarding to Property Manager.

UNIT: _____ OWNED BY: _____

OCCUPIED BY (Adults): _____

Children under Age 21: _____

TELEPHONE(s) – Indicate as H=Home Landline; M=Mobile; W=Work

Include in Residents Directory: _____

Private - not for inclusion in Residents Directory: _____

EMAIL ADDRESS(es)

Include in Residents Directory: _____

Private - not for inclusion in Residents Directory: _____

ADDITIONAL RESIDENCE:

Address: _____

Tel.: _____

HO-6 HOMEOWNERS INSURANCE: Residents are required to

- Fill in the insurance information requested below
- Notify Community Management when there are changes to the policy

Carrier: _____

Policy Number: _____ Expiration Date: ____ / ____ / ____

Limits: _____

Is Policy renewable annually? __ Yes __ No; If no, how frequently? _____

VEHICLES: Please Include License numbers for your long term employees.

Model	Color	Year	License Plate#	State

Model	Color	Year	License Plate#	State



Model Color Year License Plate# State

Model Color Year License Plate# State

SPECIAL CONSIDERATIONS: (Optional)

Please indicate if you are non-ambulatory or need assistance in the event of a building evacuation.

Yes, I need assistance; No, I do not need assistance

Additional information, if needed

PETS:

EMERGENCY CONTACT INFORMATION: (Optional)

1. Name: Relationship

TEL.: Mobile Other

ADDRESS:

2. Name: Relationship

TEL.: Mobile Other

ADDRESS:

3. Name: Relationship

TEL.: Mobile Other

ADDRESS:

VISITORS WHO MAY ENTER MY UNIT IN MY ABSENCE IN ADDITION TO THE EMERGENCY CONTACTS LISTED ABOVE:



**PLEASE FAMILIARIZE YOURSELF
WITH THE INFORMATION ON THE FOLLOWING PAGES
AND
RETAIN THESE DOCUMENTS FOR YOUR FUTURE REFERENCE**



RULES AND REGULATIONS OF THE ROCKCLIFFE APARTMENTS

These Rules and Regulations are intended for safety and comfort, and to make life at Rockcliffe more pleasant for all the residents.

Building Code Rules

1. All shareholders must submit plans for alterations to the Resident Manager for review. The Resident Manager will submit the plans to the Board of Directors for approval. (See Alteration Policy attached).
2. Shareholders and other residents are responsible to leave duplicate apartment keys in the office in case of an emergency or lock out. The duplicate keys are kept locked in the office.
3.
 - a. Door to door soliciting and the distribution of flyers under apartment doors at the Rockcliffe Apartments by anyone is prohibited except as otherwise set forth below.
 - b. Any candidate running for a seat on the Board of Directors may, after the announcement of his or her candidacy and up until the day of the meeting of shareholders at which the election is scheduled, on one occasion distribute between the hours of 9:00am and 9:00pm, a flyer under the apartment door of each shareholder who has not "opted-out" (as provided below) to receive such type of communication. In addition, the candidates may also post one copy of the flyer on the bulletin board located in the mail room and leave additional copies in a basket provided for such purpose located on the radiator in the mail room. These flyers will be removed from the mail room by the staff of the Apartment Corporation immediately after the election.
 - c. Any shareholder who wishes to comment in writing on the governance of the Apartment Corporation may distribute between the hours of 9:00am and 9:00pm, a flyer under the apartment door of each shareholder who has not "opted-out" (as provided below) to receive such type of communication.
 - d. In addition, any shareholder wishing to comment in writing on the governance of the Apartment Corporation may at anytime post one copy of a flyer on the bulletin board located in the mail room and leave additional copies in a basket that has been provided for such purpose located on the radiator in the mail room. These flyers will be removed from the mail room by the staff of the Apartment Corporation fifteen (15) days after the initial posting.
 - e. For the purposes of this rule, the term "flyer" shall mean any writing on one sheet of paper measuring 8 1/2" x 11", which may be double sided and must be dated.
 - f. Any shareholder may evidence his or her desire not to receive any flyers under his or her apartment door by placing his or her name on a list established by the managing agent (the "Opt-Out List").
 - g. Prior to the distribution of any flyers under apartment doors as permitted under this rule, the shareholder shall obtain a copy of the "Opt-Out List" and shall honor the instructions of those shareholders whose names appear on it. Each separate breach of this regulation shall be considered a separate violation of the Rules and Regulations of the Apartment Corporation, for which the breaching party may be subject to a fine.



4. No group tours, house sales or auctions of any apartment or its contents shall be conducted without the approval of the Board of Directors.
5. Basement doors to the outside are to be kept closed and locked at all times for security reasons. Doors may be propped open for loading and unloading operations and then closed when finished. ***Under no circumstances should doors be propped open and left unattended.***
6. Articles are not to be placed in the halls, on the staircase landings or elevators. Some decorative furniture and tasteful pictures may be placed in the halls, subject to the approval of all residents on the floor. They cannot be a hazard for people walking by. ***The Rockcliffe is not responsible for resident personal items.***
7. Nothing shall be hung or shaken from the doors or windows or placed on window ledges. Air conditioners and fans are authorized. Windows shall be kept clean. No articles are allowed to be stored in the parking garages.
8. Rockcliffe Apartments Owners, Inc., will not be responsible for articles left in the laundry rooms or storage areas.
9. Questions regarding the service of the building are to be directed to the Resident Superintendent/Manager. Complaints shall be in writing to avoid any misunderstandings and to provide a written record so the complaint can be investigated and action taken as appropriate.

Behavioral Code

1. Quiet should prevail from 10:00 P.M. to 8:00 A.M. During this period, please keep televisions, radios, stereo systems and other musical instruments at a low volume level. Use of exercise machines or other mechanical devices which create noise or vibrations should be avoided during these hours. Please avoid unnecessary loud noises during this time.
2. 80% of floors are to be covered by carpeting except bathrooms and kitchens.
3. When cooking, please keep doors to the hallway closed.
4. Garbage should be placed in bags and placed in the containers in the Service Elevator area. Newspapers and magazines should be placed neatly on the shelves and recyclable plastic, glass and metal placed in the container marked for that purpose.
5. The common areas of the building are designated as NO SMOKING areas. Please observe this in the halls, stairways, elevators, and basement. If you smoke outside, please do not litter the ground around the apartment building.
6. The service elevators must be used when transporting furniture, bulky objects and anything subject to spilling.
7. Service elevators are to be used by trades people or anyone carrying laundry to and from the basement. Please inform your domestic help of this ruling.
8. Appropriate attire must be worn in the common areas. No bare feet or swimsuits shall be allowed in the common areas.
9. Sunbathing is permitted on the back lawn area only. Lawn chairs when used for that purpose should be folded up and stored when not in use.



10. Shopping carts can be obtained from the basement landings. Please return the carts after use and do not leave in elevators.
11. Dogs are not allowed for the residents. Guests coming for a short period of time may bring a dog during their visit provided the dog remains on a leash when outside the apartment. Cleaning up any droppings is a must. Please use side doors when entering or leaving the building with the dog and use the freight elevators or stairs. Cats are permitted, but limited to a maximum of two per apartment. Pets must be kept inside the shareholder's apartment and must not constitute a nuisance to other shareholders. Any damage or infestation caused by a pet will be billed against the apartment resident. Service Dogs shall be permitted in accordance with, and as described in, the Therapeutic or Medical Use Dog Policy.
12. Rockcliffe shall have the right from time to time to curtail or relocate any space devoted to storage. Storage rooms are to be kept orderly. Please throw out any items no longer needed. Fire safety is of paramount importance in the storage area. There is no smoking in the storage area at any time.
13. No employees of the residents: maids, nurses, companions, etc. are to park in the upper parking areas. They must park in the lower parking lot in front of the lower garage.
14. Obey the no parking signs. These restricted areas are so designated for the use of emergency vehicles such as ambulances and fire engines. Parking at the north and south entrances is authorized for loading and unloading for short periods of time, for maintenance, or waiting for a passenger.
15. Handicapped parking spaces are reserved for residents and their guests who have the proper license or placard. Parking is for short periods of time.

Parking permits will be issued for each resident's automobile to park at Rockcliffe. Orange tags for outside parking and purple tags for garage parking. Display the tag in the rear left windshield or window. Security will perform periodic inventory of vehicles in lots. Shareholders using a different vehicle from the one registered with Rockcliffe should obtain a temporary guest pass from security. Vehicles not tagged will be subject to fine of \$100 per day. Tag should be moved to any temporary vehicle being used by the owner (such as a rental car) and notice must be given to the Management office. Residents paying for indoor parking shall not park outside.

All visitors, guests, contractors, etc. are only permitted in the Visitor Parking area located to the right of the garages. Long-term guests, as described in the Guest Registration Form, must be registered with Management. They will then be issued a temporary parking pass. Guests parking in other than the Guest Parking Lot will result in Shareholder for which they are visiting being fined.

North and South lots are for the use of all shareholders on a first come first served basis. Handicap spaces are first come, first served. Anyone without proper handicap validation will be reported to the police to be ticketed.

Vehicles should not be in any parking space for more than 5 days without moving. Such vehicles should be parked in the lower visitors' lot. This does not pertain to inside garage spaces.)

Vehicles shall not be permitted to idle outside the front of the building. Street parking is permitted within the constraints of the local municipality.



16. Violations for infraction of any of the above may result in fines being issued of \$100 per occurrence with each day being a new occurrence.
17. Snow Removal: Shareholders and their guests are required to clear snow from their vehicles no later than 36 hours after a snowstorm has ended. Failure to comply will result in the Rockcliffe staff clearing all remaining snow-covered vehicles and charging applicable shareholder accounts the sum of \$25 per vehicle for this service. Approximately 12 hours before the Rockcliffe staff undertakes to clear snow from a vehicle, the owner of that vehicle will receive a phone call notifying him or her of the staff's intent to commence snow removal action. Rockcliffe will not be held liable for any damage caused by staff efforts to remove snow from vehicles. Once snow has been cleared from a shareholder or guest's vehicle, the owner should relocate his or her vehicle to a parking space/area that has already been plowed so that the Rockcliffe staff can properly and completely clear the lots.
18. Ball playing is not allowed on the front lawn.

Maintenance Code

1. Hammering, drilling or heavy repair work shall be performed between the hours of 8:00 a.m. and 5:00 p.m. Mondays through Fridays except holidays. Light maintenance for emergency repairs of appliances and other work, provided it will not be a disturbance to the other residents, may be allowed at other times with the approval of the Resident Superintendent/Manager.
2. Moving Vans are not allowed on Saturdays, Sundays, holidays or between the hours of 5:00 p.m. and 8:00 a.m. weekdays. Schedule all moves with the Resident Superintendent/Manager well in advance so as to avoid conflicts with other movers.
3. Persons having work done in their apartment will inform all contractors and other workmen they are to unload materials at the north or south entrance areas. After unloading they should park in the lower parking lot or in the street. Vehicles are not to be left unattended by the entrances.
4. Persons having work done will also inform the contractor/workmen that debris created by maintenance work such as cabinets, appliances, carpeting or other bulky waste and trash is not to be left in the building or outside the building. All debris should be removed by the contractor or resident before the end of the day in which the work is done.

Any questions pertaining to the above Rules and Regulations should be directed to the Resident Superintendent/Manager. Suggestions for changes or modifications should be in writing and directed to the Board of Directors, Rockcliffe Apartments Owners, Inc.



PARKING POLICY

Approved January 15, 2014

- All shareholder cars must be registered with Rockcliffe Management and appropriately tagged. Vehicles not tagged will be subject to fine of \$100 per day. Tag should be moved to any temporary vehicle being used by the owner (such as a rental car) and notice must be given to the Management office.
- Different color tags will be issued for both indoor and outdoor parking, signifying each.
- Residents paying for indoor parking shall not park outside.
- All visitors, guests, contractors, etc. are only permitted in the Visitor Parking area located to the right of the garages.
- Long-term guests, as described in the Guest Registration Form, must be registered with Management. They will then be issued a temporary parking pass.
- Guests parking in other than the Guest Parking Lot will result in Shareholder for which they are visiting being fined.
- North and South lots are for the use of all shareholders on a first come first served basis.
- Handicap spaces are first come first served. Anyone without proper handicap Validation will be reported to the police to be ticketed.
- Vehicles should not be in any parking space for more than 5 days without moving. Such vehicles should be parked in the lower visitors' lot. (This does not pertain to inside garage spaces.)
- Vehicles shall not be permitted to idle outside the front of the building.
- Street parking is permitted within the constraints of the local municipality.
- Violations for infraction of any of the above may result in fines being issued of \$100 per occurrence with each day being a new occurrence.



SMOKING POLICY

June 6, 2014

The Proprietary Lease, item 18(b) reads in part, "The Lessee shall not permit unreasonable cooking or other odors to escape the Apartment. The Lessee shall not permit or suffer any unreasonable noises or anything which interferes with the rights of other lessees or unreasonably annoys them..."

Further, be advised that NJAC 5:10-6.2, says the right to breathe clean air supersedes the right to smoke. "the owner shall eliminate or abate any odors arising out of the use or occupancy of the premises which constitute a nuisance or potential health hazard to ordinarily sensitive occupants or users."

Therefore, if you are a smoker or have guests who will be smoking inside your apt, please be sure to provide an air filtration system/purifier capable of removing all cigarette smoke from the apartment and sealing cracks and crevices in the apartment where smoke may escape, including gaps around door to common hallway.

Additionally, if you step outdoors to smoke please be sure to be far enough away from the building entrances/windows so as not to allow smoke to blow back into the building.

Thank you for your anticipated cooperation.

SUBLETS

Currently no more than six units may be sublet; other restrictions apply. The full Sublet Policy and Applications Procedures for subletting are available upon request from Community Management.



THERAPEUTIC OR MEDICAL USE DOGS

Approved February 19, 2014

1. Proof of need must be provided to the Board, and written approval given, prior to obtaining a dog.
2. Dog must be registered with the local municipality and have all required licenses. Proof of same shall be provided to Rockcliffe within 10 days of municipal requirement and upon each annual renewal.
3. Dog must be up to date on all vaccinations and proof of same shall be provided to Rockcliffe.
4. Dog shall not exceed a weight of 25 pounds except where specific breeds are necessary as guide/service dogs. Only one Therapeutic Dog per shareholder/apartment.
5. Dogs shall not be permitted to ride in passenger elevators. Dog may ride in service elevator if being held, or in a carry bag, when in elevator (unless used as Guide/service dog or medically unable).
6. Trained attack or guard dogs are not allowed.
7. Any dog that bites, claws or scratches any person ("pet attack") may be removed from the building. Pet owner will hold Rockcliffe Apartments Owners, Inc., harmless from any related claims.
8. Dog must be curbed and walked away from plantings and garden beds around buildings, and kept off lawn. Dog waste must be picked up and disposed of properly in sealed bags. Dog waste should not be left in trash rooms.
9. Dogs are not permitted to run loose in the building or on the grounds and must be leashed at all times when outside the apartment. Leash may be no more than 6 ft long when outside and 4 ft. when in the building. Dogs may not be tethered outside. Dogs are not permitted on any common area furniture.
10. Dog must not create a nuisance for other residents. A nuisance can include, but is not limited to, the dog making repeated and prolonged sounds or noises that are heard through windows, walls, floors or ceilings by another apartment and/or shareholder (such as barking or crying). If a dog is found to be a nuisance to other residents, and if an amicable solution cannot be found independent of or through the ADR process, then the dog cannot continue to reside in the Apartment.
11. Any damage caused to common property resulting from a pet will be the responsibility of the dog owner.
12. The fine for any violation of the above listed rules and regulations pertaining to a Therapeutic Dog is \$100 per incident. Any continued violations will be charged \$100 per day for each day that the violation continues.



GUEST REGISTRATION FORM

_____ will be staying overnight in my apartment.

Guest Name (s) _____

Arrival Date _____ Departure Date _____

Vehicle Information: Make: _____

Model: _____ Year: _____

I have read and understand the Rockcliffe's Guest Policy.

Please extend all courtesies to my Guest. THANK YOU.

SHAREHOLDER NAME _____ APT: _____

Signature _____ Date: _____

The following three rules are taken from our Guest Policy effective February 2008:

1. Immediate Family Members. At any time, immediate family members of the Shareholder (*i.e.*: a spouse/partner, father, mother, sister, brother, son, daughter or grandchild) may reside in a Shareholder's apartment, provided the names and contact information for such family members are registered with the Security Desk and Resident Manager.
2. Other Guests. All guests (other than those covered above) shall be announced by the Doorman. Overnight guests will be permitted for a period of up to 30 days, provided the guest is registered on this Form and the Shareholder is present during the entire stay. Any guest who stays beyond 30 days requires advance approval by the Board of Directors or their designee. Application for such approval should be made to the Resident Manager, who will coordinate with the Board.
3. Department. All guests will be expected to respect the Building and the quiet enjoyment of the premises by the Shareholders. Violators of this policy may be asked to leave the premises and sponsoring Shareholder may be held liable for any damage resulting from inappropriate behavior of their guests.

NOTE: ALLOW AT LEAST 10 DAYS PROCESSING FOR APPROVAL OF GUESTS ANTICIPATED TO STAY 30 DAYS OR MORE.

Please return completed form to SECURITY DESK.



CONTRACTOR INSURANCE REQUIREMENTS

All contractors and sub-contractors must provide satisfactory evidence of the following insurance coverage that must be reviewed by Community Management before work begins. Contractors and sub-contractors must maintain such coverage at all times while working.

1. Workers Compensation Insurance - \$500,000
2. Commercial General Liability Insurance:
 - a. Each Occurrence - \$1,000,000
 - b. General Aggregate - \$2,000,000
3. Automotive Liability Insurance - \$1,000,000
4. Umbrella Liability - \$1,000,000

The contractors shall furnish Community Management with Certificates of Insurance no later than seven (7) days prior to commencement of work. Work may not start until all insurance requirements have been satisfied.



EXAMPLE OF INSURANCE CERTIFICATE REQUIRED OF CONTRACTORS WORKING IN INDIVIDUAL APARTMENTS

The insurance certificate with workers compensation and general liability in the amounts indicated on the prior page should be worded as follows:

The following are listed as Additional Insureds:

Rockcliffe Apartments Owners, Inc.
Community Management Corp.
Shareholder's name, Apartment # - 10 Crestmont Rd., Montclair, NJ 07042

The Certificate Holder is as follows:

Rockcliffe Apartments Owners, Inc.
c/o Community Management Corp.
1030 Clifton Avenue
Clifton, NJ 07013



GUIDELINES FOR ALTERATIONS AND RENOVATIONS

Before any Work begins you must provide Rockcliffe with a copy of your architectural plans and specifications (the "Plans") and a signed Agreement for Alterations and Renovations, together with a check in the amount of \$500 representing the fee required for review of your Plans by an architect or engineer on behalf of Rockcliffe.

In addition to the Plans, you must submit an Agreement for Alterations and Renovations signed by you.

Rockcliffe will then review the Agreement, have the Plans reviewed by its expert and assuming that the contract is approved, return the Agreement signed by Rockcliffe to you.

You will then be informed of the amount necessary to be posted as a Deposit until the completion of the Work.

After this has been accomplished, you will be in a position to sign a contract with your contractor and/or vendor and to schedule a starting date with Community Management or the Resident Manager.



AGREEMENT FOR ALTERATIONS AND RENOVATIONS

THIS AGREEMENT, made and entered into this _____ day of _____, 20 __, by and between Rockcliffe Apartments Owners, Inc., ("Rockcliffe") having an address of 10 Crestmont Road, Montclair, New Jersey 07042 and _____ ("Shareholder"), having an address at 10 Crestmont Road, Apartment _____, Montclair, New Jersey 07042 (the "Apartment").

WITNESSETH

WHEREAS, the Shareholder has requested that Rockcliffe consent to the alterations and/or renovations to the Apartment (the "Work") as show in the architectural plans and specifications ("Plans"), prepared by _____ ("Architect") dated _____ and described in Exhibit A attached hereto; and

WHEREAS, Rockcliffe is willing to grant its consent on the terms and conditions set forth herein.

NOW, THEREFORE, in consideration of the mutual agreement of the parties contained herein, the parties hereby agree as follows:

1. Rockcliffe hereby grants its consent to the Shareholder to perform the renovations and alterations to the Apartment strictly in accordance with the Plans and upon the terms and conditions set forth herein; provided that the Shareholder is in compliance with the terms of this Agreement and the Proprietary Lease. No changes can be made to the Plans or the scope of the Work without the prior written consent of Rockcliffe.
2. Before Beginning Work. Before beginning any Work, the Shareholder agrees as follows:
 - a. To deliver to Community Management a copy of architectural plans and specifications (the "Plans").
 - b. To deliver to Community Management copies of all contracts with contractors and suppliers and a schedule of Work to be performed by each contractor and sub-contractor;
 - c. To provide for each contractor a letter in the form attached hereto as Exhibit A;
 - d. To obtain all necessary permits and approvals from the Township of Montclair and any other governmental authority having jurisdiction over the Work done at the Apartment and to provide copies of same to Community Management.



- e. To obtain from each contractor, sub-contractor or other person working in the Apartment and deliver to Community Management evidence that the required insurance coverage is in full force and effect.
3. Fees. The Shareholder shall pay the following fees:
- a. The Shareholder shall reimburse Rockcliffe and Community Management for all fees and expenses incurred by either in connection with the review of the Plans and for subsequent or periodic inspections during or upon completion of the Work, including fees paid to architects, engineers and attorneys. A check in the amount of \$500 payable to Rockcliffe Apartments Owners, Inc. shall be submitted with this Agreement signed by the Shareholder.
 - b. As partial security for its obligations under this Agreement, Shareholder hereby delivers to Rockcliffe a check in the amount of payable to Rockcliffe Apartments Owners, Inc., representing a security deposit for the Work performed (the "Deposit"). The Deposit will be in an amount to be determined by Rockcliffe which will equal ten percent (10%) of the estimated cost of the Work. The Deposit will be held by Community Management to cover any expense due to the Shareholder's failure to comply with any term of this Agreement, including, but not limited to, damages caused by the Work, the costs of any consultants, cleaning costs and overtime and/or security costs occasioned by the Work. Any balance of the Deposit will be returned only after Rockcliffe determines that the authorized Work has been completed and the appropriate approvals obtained from the Township of Montclair and proof of full and final payment to all contractors has been provided by the Shareholder.
 - c. Rockcliffe's Architect MUST review all renovation plans. Shareholder will be billed for review at a rate of \$130/hr.
4. General Requirements.
- a. The Shareholder will assume all risks of damage to the Building and its mechanical, heating, cooling, electrical or plumbing systems and to persons and property in the Building attributable to the Work being performed hereunder. If Rockcliffe determines in its sole discretion that the operation of the Building or any of its equipment or any apartment in the Building is adversely affected by the Work performed, Shareholder when so advised will remove within 24 hours the cause of the problem and cease all Work or, at Rockcliffe's option, reimburse Rockcliffe for costs of removal and correction.
 - b. Shareholder recognizes that there will be no changes in the operation of the Building systems to facilitate the functioning of any heating, air conditioning, plumbing or electrical appliances Shareholder may be installing.



- c. The use of electric hammers, electric saws or other electrical power tools which cause or may cause undue disturbance to other shareholders is not permitted at any time unless specifically approved by Rockcliffe in writing. No jackhammers of any kind may be used.
 - d. The Shareholder will direct all contractors and sub-contractors to follow industry standards in paint removing and sanding and to provide the Shareholder and any other occupant of the Apartment with the EPA pamphlet entitled "Protecting Your Family from Lead in the Home". The Shareholder acknowledges that Rockcliffe has no liability or obligation in connection with this notification or with any requirements of the EPA pertaining to the removal of lead paint.
 - e. All work must be performed and all materials stored in the apartment. No work may be performed outside the apartment and no materials may be stored outside the apartment unless permission in writing is obtained from Rockcliffe.
 - f. The Shareholder and contractor acknowledge that Rockcliffe has the right to periodically review the work in the apartment.
 - g. The Shareholder recognizes that by entering into this Agreement Rockcliffe does not express any opinion as to design, feasibility or efficacy of any renovations or alterations undertaken by the Shareholder nor shall Rockcliffe's consent be deemed to exonerate the Shareholder from any liability in connection with the Work performed in the Apartment.
5. Duration of Work. The Shareholder agrees that the alterations and renovations shall be completed expeditiously.
- a. The Work and demolition shall commence by ___/___/20___, and shall be completed within _____ days (the "Completion Date") after the date of commencement. If the work does not commence within 30 days of the date of this Agreement, this Agreement shall be null and void. The date of commencement shall be established by Community Management or by the Resident Superintendent/Manager on the first day the contractor is on the job. The date of completion shall be the date all Work has ceased in the Apartment, other than painting and wallpapering, and other contractors have vacated the Apartment as certified to by Community Management or the Resident Superintendent/Manager.
 - b. No Work may be continued beyond the Completion Date set forth in this Agreement without Rockcliffe's specific prior written consent. If Work is permitted to continue beyond that date, Rockcliffe shall be entitled to liquidated damages as set forth below for each day or part thereof on which work is performed, paid in advance, to compensate Rockcliffe and the shareholders for the costs and inconvenience of the continuation of the Work.
 - c. Liquidated Damages Schedule



- \$100 per working day 1 to 10 days beyond the Completion Date.
 - \$200 per working day 11 to 20 days beyond the Completion Date.
 - \$300 per working day 21 to 30 days beyond the Completion Date.
 - \$400 per working day 31 to 40 days beyond the Completion Date.
 - \$500 per working day 41 to 50 days beyond the Completion Date.
- d. Shareholder shall give the Resident Superintendent/Manager, Community Management and the owners of adjacent premises telephone notice at least 5 working days prior to the date any demolition is scheduled to commence. Shareholder understands that such demolition Work may be halted at any time if, in Rockcliffe's sole discretion, Rockcliffe determines that such Work is excessively noisy or creates undue hardship for any other shareholders or occupants; however, the Shareholder may recommence demolition Work after the Shareholder ameliorates such situation.
- e. No Work shall be done, except between the hours of 8:30 AM and 5:00 PM, and no Work shall be done on Saturdays, Sundays or holidays. If there is any interruption in the normal day-to-day operation of the Building or if the Rockcliffe Rules and Regulations are violated, Community Management or the Resident Manager each have the right at its or his sole discretion to halt the Work until the contractors comply.
6. Dust. All precautions will be taken to prevent dirt and dust from permeating other parts of the Building during the progress of the Work. Materials and rubbish must be placed in barrels or bags, before being taken out of the Apartment daily. All such barrels or bags, rubbish, rubble, discarded equipment, empty packing cartons and other materials must be taken out of the Building and removed from the premises daily by the Shareholder's contractor or, if the contractor fails to do so, Rockcliffe may remove same at the Shareholder's expense. Shareholder recognizes that only the service elevator may be used for such removal and only at such time as the Resident Manager may direct. In no event may debris from the Work be allowed to remain in the hallways, basement or other public areas of the Building. Shareholder must insure that such public areas are kept clean and will repair any damage caused by the removal of debris from the Apartment.
7. House Rules. The Work being done on the Apartment shall not interfere with the normal daily operation of the Building or violate the terms and conditions of the Proprietary Lease or Rockcliffe's Rules and Regulations. The Shareholder's contractors and/or sub-contractors must follow and abide by the instructions of the Resident Manager or his designated representative.
8. Indemnification and Release.
- a. The Shareholder shall indemnify and hold harmless Community Management, Rockcliffe and its directors, officers, consultants and employees, and other shareholders, visitors or occupants of Rockcliffe from all costs, liabilities or damages which arise as a result of the Work performed in the Apartment or from any failure to comply with this Agreement,



whether or not caused by negligence, and to reimburse Community Management, Rockcliffe and its directors, officers, consultants and employees, and other shareholders, visitors or occupants for any expense including without limitation, attorneys' fees incurred as the result of such action.

- b. The Shareholder hereby releases Community Management, Rockcliffe and its directors, officers, consultants and employees from any and all liability for loss or damage to any property which may result from or be in any way connected with the Work, and Shareholder hereby waives any claims which he or she may now or hereafter have against Community Management, Rockcliffe, its employees and/or consultants based upon interruption or suspension of the alterations by Rockcliffe or Community Management regardless of the reason for such interruption or suspension.
9. Liens. The Shareholder will pay the entire cost of alterations and installations not later than 30 days after completion of the Work. If any mechanics liens are filed for work claimed to have been done or materials alleged to have been supplied, the Shareholder will cause such liens to be discharged within 10 days after filing. If the Shareholder fails to do so, Rockcliffe may take any and actions necessary to discharge or satisfy such lien and charge the Shareholder with all costs associated therewith, including attorney's fees.
 10. Certificate of Occupancy. At the completion of the Work, the Shareholder will do all things necessary at his or her cost and expense to deliver a Certificate of Occupancy and proof that all Work has been done in accordance with the requirements of the Township of Montclair.
 11. Failure to Pay. Any fees, costs, charges or penalties in connection with this Agreement which are not paid within 10 days after bills therefore have been submitted to the Shareholder, shall be considered as Additional Rent under the Proprietary Lease and Rockcliffe shall be entitled to all remedies provided for the collection of Additional Rent under the Proprietary Lease.
 12. Failure to Comply. Failure to comply with any of the provisions hereof shall be deemed a breach of the provisions of the Proprietary Lease and Community Management may also suspend all Work and prevent workmen from entering the Apartment for any purpose other than to remove their tools and equipment.
 13. Miscellaneous. This Agreement may not be changed orally. This Agreement shall be binding on the Shareholder and Rockcliffe and their authorized successors and assigns.

Shareholder

By: _____

Name:



Shareholder

By: _____

Name:

Rockcliffe Apartments Owners, Inc.

By: _____

Name:

Title:

Security Deposit in the amount of \$ _____ acknowledged by
Community Management.

By: _____

Name:



EXHIBIT "A" CONTRACTOR LETTER

Dear Sir/Madam:

The undersigned has reviewed the Agreement for Alterations and Renovations between Rockcliffe Apartments Owners, Inc. and the shareholder and the undersigned agrees to abide by the terms of the Agreement and the rules and regulations of Rockcliffe. The undersigned understands that if they do not abide by the terms of the Agreement and the rules and regulations of Rockcliffe, Rockcliffe has the right to stop work in the apartment.

The undersigned hereby waives and releases any right to place a lien against 10 Crestmont Road, Montclair, NJ in the event of any payment dispute regarding work in the apartment.

Sincerely,

By: _____

Name: _____

Title: _____

NJ License No. : _____

TO BE SIGNED BY THE CONTRACTOR AND RETURNED TO ROCKCLIFFE BEFORE WORK BEGINS.



GUIDELINES FOR PAINTING, WALLPAPERING AND COSMETIC WORK

Please discuss your plans for painting, wallpapering and similar cosmetic work with Community Management before signing a contract or beginning work. No painting, wallpapering or cosmetic work may proceed until the attached Agreement has been approved by the Board. The only exceptions are minor repairs or replacement of appliances.

Please be sure that you review the Apartment Decorating Agreement with your contractor and/or vendor before signing a contract.

After you have signed the Decorating Agreement Application, you must send it to Community Management with a certificate of insurance and a letter signed by your contractor/vendor in form attached hereto as Exhibit A. The Decorating Agreement will be reviewed and if approved signed by a representative of the Board and returned to you. After this has been done, you will then be in a position to sign a contract with your contractor and/or vendor and to schedule a start date with the Managing Agent



APPLICATION FOR DECORATING/COSMETIC REPAIRS

Name: _____

Apartment Number: _____

Home Phone: _____

Work Phone: _____

Requested Commencement Date for Work: _____

Proposed scope of work: _____

Shareholder's Signature

Shareholder's Signature

Date

Date

THIS IS AN APPLICATION REQUESTING APPROVAL TO BEGIN A DECORATING PROJECT. NO WORK MAY COMMENCE UNTIL THIS APPLICATION HAS BEEN APPROVED BY ROCKCLIFFE.



APARTMENT DECORATING AGREEMENT

I request permission to perform decorating and cosmetic alternations to my apartment as described in this application.

I agree that before work begins, Rockcliffe will be provided with a complete copy of every Agreement I wish to enter into with my contractor(s) and/or vendor(s).

I understand that before commencing work, I must procure from any contractor who does work in my apartment a comprehensive personal liability and property damage insurance policy in the amount of \$1,000,000 naming Rockcliffe Apartments Owners, Inc., Community Management and myself as insured parties. The policy will provide that it cannot be terminated until Rockcliffe and Community Management have received ten (10) days written notice of the proposed termination.

In addition, I will have any contractors doing work in my apartment submit to Community Management worker's compensation policies covering all employees of the contractor.

I will also obtain from my contractor and submit to Community Management a letter from my contractor in the form attached hereto as Exhibit A.

I understand that I am liable for all damage which may be caused to the building and its mechanical systems, and to persons and property in the building which may result from or be attributable to the work being performed in my apartment and that any costs incurred by Rockcliffe as a result of such damage, will be treated as Additional Rent under the terms of the Proprietary Lease and added to my Maintenance Fees.

I hereby indemnify and hold harmless Rockcliffe Apartments Owners, Inc., Community Management and the shareholders and occupants of Rockcliffe for damages suffered to any person or property as a result of the work performed in my apartment. I hereby agree to reimburse Rockcliffe, Community Management and the shareholders of Rockcliffe for any expenses, including attorney fees, incurred as the result of work performed in my apartment.

No work shall be done except between the hours of 8:00 AM to 5:00 PM, Monday through Friday. I shall instruct the contractors working in my apartment that they must conclude all work and clean up and exit the building no later than 5:00 PM each day. No work may be performed on weekends, holidays or during extended working hours without the prior written consent of Rockcliffe.

I will direct any contractor working in my apartment to take all precautions to prevent dirt and dust from permeating other areas of the building during the progress of work. All material and rubbish will be placed in barrels or sturdy trash bags before being taken out of the apartment. All rubbish, rubble, discarded equipment, empty packing cartons, etc. will be taken out of the building and removed from the premises at my expense. I will direct my contractors to use the service elevator at all times.



I recognize that by granting consent to the work, Rockcliffe has not expressed an opinion as to the design, feasibility or efficacy of the work.

My failure to comply with any of the provisions of this Agreement shall be deemed a breach of the provisions of the Proprietary Lease.

I recognize that Rockcliffe has the right to suspend all work and prevent workmen from entering my apartment for any reason other than to remove their tools or equipment in the event of a breach of this Agreement.

I will direct my contractors to follow industry standards in paint removing and sanding. I will direct my contractor to provide me and any other occupant of the apartment with the EPA pamphlet entitled, Protecting Your Family from Lead in the Home and I will provide a written acknowledgment of receipt to my contractor. I acknowledge that Rockcliffe has no liability or obligation in connection with this notification or with any requirements of the EPA pertaining to the removal of lead paint.

Annexed hereto is a detailed description of the work to be performed which is made a part of this Agreement.

Very truly yours,

Shareholder's Signature

Shareholder's Signature

Date

Date

PERMISSION GRANTED:

By: _____



EXHIBIT "A" CONTRACTOR LETTER

Dear Sir/Madam:

The undersigned has reviewed the Apartment Decorating Agreement between Rockcliffe Apartments Owners, Inc. and the shareholder and the undersigned agrees to abide by the terms of the Agreement and the rules and regulations of Rockcliffe. The undersigned understands that if they do not abide by the terms of the Agreement and the rules and regulations of Rockcliffe, Rockcliffe has the right to stop work in the apartment.

The undersigned hereby waives and releases any right to place a lien against 10 Crestmont Road, Montclair, New Jersey in the event of any payment dispute regarding work in the apartment.

Sincerely,

By: _____

Name: _____

Title: _____

NJ License No. : _____

TO BE SIGNED BY THE CONTRACTOR AND RETURNED TO ROCKCLIFFE BEFORE WORK BEGINS