

HIDDEN MEADOW HOMEOWNERS ASSOCIATION, INC.
RULES AND REGULATIONS

CARNEYS POINT TOWNSHIP
PENNS GROVE BOROUGH
SALEM COUNTY, NEW JERSEY

These Rules and Regulations are made this 17th day of April, 2006 by
HIDDEN MEADOW HOMEOWNERS ASSOCIATION, INC.
A New Jersey Not for Profit Corporation hereinafter referred to as "the Association".

BACKGROUND

- A. Association is the organization charged with management of property described on Exhibit "A" attached hereto and made a part hereof situated in Carneys Point Township, and Penns Grove Borough, Salem County, State of New Jersey, (hereinafter referred to as the "Property").
- B. The Association under the terms of its by-laws, is responsible for management of 40 lots, (hereinafter referred to as "Lot" or "Lots"), which shall be developed as single family detached dwellings (hereinafter referred to as "Dwelling or Dwellings").
- C. The Association, in order to insure maximum value for the Lots and the Dwellings constructed thereon, and to further preserve the aesthetic beauty of and insure architectural harmony on the Lots, desires to subject the Owners and their Lots to certain Rules and Regulations as hereinafter provided.

NOW, THEREFORE, the Association, for itself and its members, owners of all Lots in Hidden Meadow, declares that the following rules and regulations shall apply to all Owners, Lots and Dwellings:

1. No Dwelling, except those owned by Declarant under a certain Declaration of Covenants, Conditions and Restrictions duly recorded in the Office of the County Clerk of the County of Salem, (the "Declarant") and used by Declarant for sales, administration, management, construction, maintenance or similar purposes, shall be used for any purpose other than as a private residence.
2. There shall be no interference with or obstruction of the right to use and enjoy the easements and rights hereunder.
3. The Owner of each Lot shall (1) cause such Lot to be maintained and kept free from rubbish, litter and noxious weeds; (2) cause all shrubs, trees, grass, lawns, plantings and other landscaping upon such Lot to be maintained, cultivated and

kept in good condition and repair; and (3) replace dead plants, shrubs, trees, grass or any other landscaping on such Lot with plants, shrubs, trees, grass or landscaping of the same or similar type. No Owner shall interfere with the performance of same.

4. Except for one Dwelling, no permanent building, shed or shack shall be constructed, erected, placed or maintained on any Lot. No garage shall be erected on any home for use other than by the homeowner or his immediate family. Any attached garage shall not exceed one story in height, not including the gable height. No garage shall be designed or constructed to accommodate more than four (4) automobiles.
5. No above ground swimming pool shall be constructed or maintained on any Lot, except a child's wading pool not exceeding two (2) feet in height. Notwithstanding anything to the contrary, a single hot tub and/or in-ground swimming pool shall be permitted to be installed on any Lot.
6. No building or structure shall be located on any lot closer to the front, side and rear property boundaries than the minimum setbacks shown on the Plan. All buildings and/or structures must be in compliance with all laws, ordinances, rules, regulations, and orders of any and all public authority bearing on the performances of the work, and shall be in accordance with this Declaration.
7. Each Owner shall be responsible for the maintenance and repair of the exterior of their Dwelling and shall keep and maintain the exterior in a clean, sanitary and attractive condition and state of repair. Declarant, its agents, workmen, and employees may affect emergency repairs to the exterior of the Dwelling or, after notice and failure to cure within a reasonable time, make such other necessary repairs which the Owner has failed to perform and charge the cost of same to the Owner.
8. No laundry or any other articles of any kind shall be hung out or exposed on any part of the Property nor shall anything be hung, painted or displayed on the outside of the windows or placed on the outside walls or outside surfaces of doors of any Dwelling and no awnings, canopies or shutters (except for those heretofore or hereinafter installed by Declarant) shall be affixed or placed upon the exterior walls or roofs or any part thereof, nor relocated or extended. Notwithstanding the foregoing, Declarant shall have the right to display signs for promotional, sales, exhibit, direction and administrative purposes upon any portion of the Property or within any Dwelling or on any Lot owned by it until the last Dwelling to be constructed on the Property has been conveyed.
9. No animals, livestock, fowl or poultry of any kind shall be raised, bred or kept on any Lot, provided, however that a maximum of three (3) dogs, cats or other commonly accepted household pets may be kept on a Lot. No such pet shall be

allowed to cause or create any nuisance or other unreasonable disturbance. All pets must be licensed, if required by the city, and shall also wear tags evidencing current inoculations against rabies and distemper. Pets shall not be allowed to be kept or to remain outdoors unattended, and shall not be permitted to run loose.

10. No obnoxious or offensive activities shall be carried on, in any Dwelling or upon any Lot on the Property, nor shall anything be done, either willfully or negligently which may be or become an annoyance or nuisance to the other residents or which interferes with the peaceful possession and proper use of the Dwelling. All valid laws, zoning ordinances, and regulations of all governmental bodies having jurisdiction over the Property shall be observed.
11. No commercial vehicles, disabled vehicles of any kind, trucks with a capacity greater than one-half ton, or any recreational vehicles, including but not limited to boats, trailers, campers, or mobile homes, may be parked on any part of any Lot on the Property, except when kept in a closed garage not visible from outside the garage. This restriction shall not apply to vehicles temporarily on the Property for purposes of servicing the Property itself or one of the Dwellings or Lots. This restriction shall not apply to Declarant, its employees, agents, contractors, subcontractors or materialmen. No repairs to motor vehicles of any kind shall be made except in enclosed garages. Unlicensed or uninspected vehicles are prohibited and may be towed at the expense of the Owner of the vehicle. No inoperable automobiles, motorcycles, or motorized vehicles of any kind may be kept on the property for a period in excess of thirty (30) days.
12. Except by the Declarant or a lender in possession of a Dwelling, no Dwelling shall be utilized for transient or hotel purposes, which shall be defined as rental for any period less than one year; provided, however, that any Owner, including Declarant, may rent a Dwelling for a period of less than one year to a contract purchaser.
13. The Association shall have the power to make such rules and regulations as it, in its sole discretion, deems necessary to carry out the intent of the Declaration.
14. Except for non-illuminated Lot number signs on the mail box or at the entrance to a Dwelling, security system signs, or a real estate "For Sale" sign (subject to the following provisions), no sign may be erected or maintained on a Lot or Dwelling. After Declarant has sold all the lots, a single "For Sale" sign may be placed in the front yard of a Lot. The Owner of the Lot shall remove the "For Sale" sign within five (5) days after all contingencies in any Agreement of Sale have been satisfied. No sign in excess of four (4) square feet on one side shall be permitted. Prior to Declarant selling all the Lots, any Lot Owner (other than Declarant) may place one (1) "For Sale" sign inside of a front window of his Dwelling. Such sign shall be removed with five (5) days after the home is sold.

15. No Owner, or guests or invitees of any Owner, shall picket, display signs, congregate, demonstrate, advertise, publicize, or engage in any disparaging or destructive activities on the Property. Each Owner, by acceptance of a deed to his Lot, shall be deemed to have consented to the entry of a permanent injunction barring activities prohibited by this paragraph.
16. No fence shall be erected within the front yard of any home. No fence shall exceed four (4) feet in height. All fences must be constructed of wood, white PVC, or white or black aluminum tube. A wood fence may be kept in a natural, unpainted condition, or may be treated with a clear waterproofing material. Owners shall be allowed to affix open metal screening to a permitted fence.
17. The restrictions set forth in these Rules and Regulations shall not apply to the Declarant, its agents or employees, during the course of construction of improvements on the Property to the extent that such restrictions would interfere with such construction, or with Declarant's sale or marketing of the Lots and Dwellings.
18. Each Owner shall comply or cause his guests and/or invitees to comply with all laws, statutes, ordinances, rules and regulations of federal, state, or municipal governments or authorities applicable to use, occupancy, construction and maintenance of any of the Dwellings or Lots.
19. Every Owner and his heirs and assigns, vendees and successors in interest shall not interfere with the established grading and/or drainage patterns over his Lot, and shall make adequate provision for proper drainage over his Lot in the event established drainage patterns are changed or altered. For the purpose hereof, "established drainage pattern" is defined as the drainage pattern established at the time the overall grading of the Property, including the landscaping of each Lot, has been completed in accordance with approved plans.
20. No solar panel or mechanical device shall be installed, constructed or maintained on a Lot unless completely within the inside of a Dwelling.
21. No overhead wires, including telephone, electrical or television cable or otherwise may be constructed on any Lot or cross over any Lot. All portions of such wires not located entirely within the enclosed portion of a Dwelling must be buried beneath the surface of the ground. No radio or television antenna or aerial shall be attached or hung from the exterior of any Dwelling. These items are to be confined to attic areas.
22. Two satellite dishes, not greater than 40" wide, are permitted on a Lot. Although these dishes typically need a clear view to the southwest, the following sequence of satellite dish installation locations must be followed to maintain the aesthetic quality of the community:

- a. Affixed to the first floor rear of the Dwelling or deck
- b. Affixed to the second floor rear of the Dwelling
- c. In the back yard
- d. Affixed to the first floor side of the Dwelling
- e. Affixed to the second floor side of the Dwelling
- f. Affixed to the rear portion of the roof of the Dwelling
- g. Affixed to the front portion of the roof of the Dwelling
- h. Affixed to the first floor front of the Dwelling
- i. Affixed to the second floor front of the Dwelling

23. Trash shall be placed outside not earlier than dusk the night before pickup and removed by 6:00PM on the day of collection. Trash must be placed in plastic bags inside of containers with closed lids. All trash containers must be stored within the Dwelling, except on pickup days. If trash is disturbed by animals or pets, it is the Lot Owner's responsibility to clean up the mess.

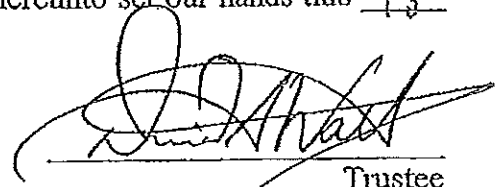
Recyclable materials shall be placed in recycling bins or buckets. Newspapers shall be tied with string or placed in a paper bag.

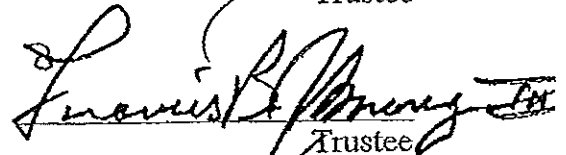
24. No statues, sculptures, bird baths, replicas, awnings, or other objects may be affixed or placed on any Lot.
25. All grading beneath decks shall be maintained to provide proper water flow from the foundation. Downspouts and sump pump shall be extended to an area outside the deck so that no water is allowed to pond beneath the deck. A homeowner who installs a deck shall assume all liability for grading and water infiltration into the rear wall of the Dwelling after the deck is installed.
26. No burning of trash is permitted.
27. A violation of any restriction contained in the Declaration or in these Rules and Regulations may be enforceable by any Lot Owner or by Declarant, its successors and assigns, or Carneys Point Township, or the Borough of Penns Grove.
28. Nothing herein shall obligate the Association to enforce the provisions of these Rules and Regulations and the failure to do so shall not be a waiver of the Association's right to enforce the violation of any restriction.
29. If a majority of the Dwelling owners agree to enforce any provision of this Declaration, each Dwelling owner, other than the Declarant, shall be obligated to share the cost of any enforcement actions, including the payment of the legal fees. The cost of such enforcement action shall be a lien upon the Lot of each owner other than the Declarant. Each Lot owner, by accepting the Deed for his or her Lot, acknowledges that it is impossible to measure in money the damages which will accrue by reason of their failure to abide by any of the restrictions and

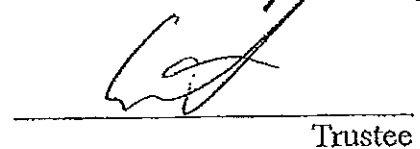
covenants and that in the event that legal action would have to be instituted, the Lot owner waives any claim or defense that Declarant has, an adequate remedy at law.

30. If any provision of this Declaration is determined to be invalid, that determination shall not affect the validity of the remaining provisions, all of which shall continue in effect as if the invalid provision had not been included herein.
31. These Rules and Regulations shall become effective upon recording of the Declaration of Covenants, Conditions and Restrictions.
32. Number and gender, as used in these Rules and Regulations, shall extend to and include both singular and plural and all genders as the context and construction require.
33. The Rules and Regulations set forth herein are minimum restrictions and are not intended to supersede any applicable municipal or state laws or regulations that are more restrictive.

IN WITNESS WHEREOF, we, being all of the Trustees of HIDDEN MEADOW HOMEOWNERS ASSOCIATION, INC, have hereunto set our hands this 18th day of April, 2006.


Trustee


Trustee


Trustee

HIDDEN MEADOW

HOMEOWNERS ASSOCIATION

Hidden Meadows Homeowners Association
Policy Resolution 03-07
Adoption/Amendment to the Rules and Regulations

Whereas Article VII section 1(a) It shall be the duty of the Board of Trustees to: adopt and publish rules and regulations governing the use and maintenance of the Common Areas and its facilities; and personal conduct of the members and their guest thereon, and to establish penalties for the infraction thereof, and.

Whereas the Board of Trustees has determined a need to amend the Rules and Regulations.

The Board would like to amend Rules and Regulations #24 as stated below.

Amend Rules and Regulations #24.

Allow ornaments and awnings in the rear yard of the home.

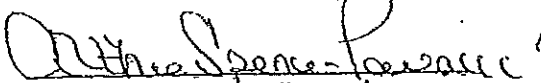
24. Ornaments

No statues, sculptures, bird baths, replicas, awnings, or other objects may be affixed or placed on any Lot in an area other than within the confines of the back yard, within the back corners of the house, and not visible from the front of the house.

Now, therefore be it resolved by the Board of Trustees of Hidden Meadows this 15th day of November, 2007, that Hidden Meadows Exhibit be and the same is, hereby amended to include the above rules as stated.

Be it further resolved that the aforementioned shall take effect on November 16, 2007.

In witness whereof, we being Trustees of Hidden Meadows Association, have hereunto set our hands this 15th day of November, 2007.


Althea Spente-Pavacio


Gary Krehhof


Otis Sistrunk

HIDDEN MEADOW

HOMEOWNERS ASSOCIATION

Hidden Meadows Homeowners Association
Policy Resolution 02-07
Adoption/Amendment to the Rules and Regulations

Whereas Article VII section 1(a) It shall be the duty of the Board of Trustees to: adopt and publish rules and regulations governing the use and maintenance of the Common Areas and its facilities, and personal conduct of the members and their guest thereon, and to establish penalties for the infraction thereof, and.

Whereas the Board of Trustees has determined a need to amend and adopt the Rules and Regulations.

The Board would like to amend and adopt a new rule as stated below.

Amend Rules and Regulations #16.
Change placement of fence installation on the sides of the house.

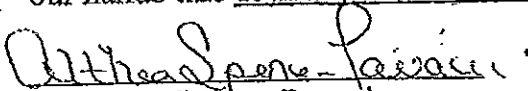
16. Fences

No Fence shall be erected within the front yard of any home. No fence shall exceed six (6) feet in height. All fences must be constructed of wood, white pvc, or white or black aluminum tube. A wood fence may be kept in a natural unpainted condition, or may be treated with a clear waterproofing material. Owners shall be allowed to affix open metal screening to a permitted fence on the interior of the fence. Fences are not permitted to be installed off the front corners of the house without Board approval. All other fences must be installed from the middle of the side of the house to the back corners of the house.

Now, therefore be it resolved by the Board of Trustees of Hidden Meadows this 15th day of November, 2007, that Hidden Meadows Exhibit be and the same is, hereby amended to include the above rules as stated.

Be it further resolved that the aforementioned shall take effect on November 16, 2007.

In witness whereof, we being Trustees of Hidden Meadows Association, have hereunto set our hands this 15th day of November, 2007.


Althea Spence-Pavacic


Gary Kirchhof


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Proposed Rule Changes for Hidden Meadow (Final for Mail out)

The Board of Trustees would like to amend the current rules and regulation regarding fences and sheds. Below are the proposed rule changes for your review. The Board is going to have a meeting to discuss the proposed rule changes and after that meeting the Board will be voting on the proposed rule changes.

If you are going to install a shed or a fence the Board would prefer that you use the below proposed rules until the anticipated rules changes.

(2) Sheds -Sheds shall be permitted, but must follow the criteria listed below and conform with zoning ordinances of Carneys Point Twp. and/or Borough of Penns Grove.

(a) Impact on neighbors -the structure should not interfere with the visual enjoyment of the surrounding area.

(b) Topography -the structure should not interfere with the landscape and natural drainage of the lot and neighboring lots.

(c) Lot Size -the structure should not dominate the rear yard area.

(d) Architectural Style -sheds must be in keeping with the design, materials, and architecture of the original structure and the surrounding community. Sheds materials can be siding or T-111 (wood) and must match the color of the house siding. The roof must match the house roof in color and style.

(e) Size of Structure -the maximum size of a shed shall be no larger than 10 x 10
If you have an oversize lot or a corner property you may have a larger shed with Board approval.

(f) Location of sheds- sheds should be in the rear of the property and should be follow all township & borough codes/ordinances for placement within property lines.

All shed installations should get a township permit, and be in accordance with Township & Borough codes/ordinances.

HIDDEN MEADOW

HOMEOWNERS ASSOCIATION

Hidden Meadows Homeowners Association Policy Resolution 01-07 Adoption/Amendment to the Rules and Regulations

Whereas Article VII section 1 (a) It shall be the duty of the Board of Trustees to: adopt and publish rules and regulations governing the use and maintenance of the Common Areas and its facilities, and personal conduct of the members and their guest thereon, and to establish penalties for the infraction thereof, and.

Whereas the Board of Trustees has determined a need to amend and adopt the Rules and Regulations.

The Board would like to amend and adopt new rules as stated below.

Amend Rules and Regulations #4 remove the word shed from the 1st sentence.

Adopt New Rule Rules and Regulations #4a

Sheds -Sheds shall be permitted, but must follow the criteria listed below and conform with zoning ordinances of Carneys Point Twp. and/or Borough of Penns Grove.

(a) **Impact on neighbors** -the structure should not interfere with the visual enjoyment of the surrounding area.

(b) **Topography** -the structure should not interfere with the landscape and natural drainage of the lot and neighboring lots.

(c) **Lot Size** -the structure should not dominate the rear yard area.

(d) **Architectural Style** -sheds must be in keeping with the design, materials, and architecture of the original structure and the surrounding community. Sheds materials can be siding or T-111 (wood) and must match the color of the house siding, be kept in a natural unpainted condition or may be treated with a clear waterproofing material. The roof must match the house roof in color and style.

(e) **Size of Structure** --the maximum size of a shed shall be no larger than 10 x 10
If you have an oversize lot or a corner property you may have a larger shed with Board approval.

(f) **Location of sheds**- sheds should be in the rear of the property and should be follow all Township & Borough codes/ordinances for placement within property lines.

All shed installations should get a township permit, and be in accordance with Township & Borough codes/ordinances.

Amend Rules and Regulations #16.

Change 4 feet to 6 feet and add "on the interior of the fence" at the end of the last sentence.

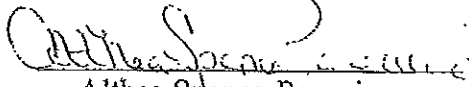
16. Fences

No Fence shall be erected within the front yard of any home. No fence shall exceed *six (6) feet* in height. All fences must be constructed of wood, white pvc, or white or black aluminum tube. A wood fence may be kept in a natural unpainted condition, or may be treated with a clear waterproofing material. Owners shall be allowed to affix open metal screening to a permitted fence on the interior of the fence.

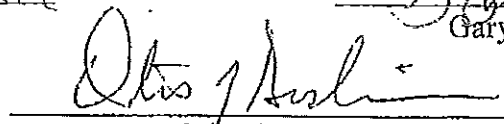
Now, therefore be it resolved by the Board of Trustees of Hidden Meadows this 15th day of August, 2007, that Hidden Meadows Exhibit be and the same is, hereby amended to include the above rules as stated.

Be it further resolved that the aforementioned shall take effect on August 16, 2007.

In witness whereof, we being Trustees of Hidden Meadows Association, have hereunto set our hands this 15th day of August, 2007.


Althea Spence-Pavacic


Gary Kirchof


Otis Sistrunk