

THE ADAMS CONDOMINIUM

HANDBOOK FOR UNIT OWNERS & RESIDENTS



INCLUDING THE RULES AND REGULATIONS FOR LIVING IN
THE ADAMS CONDOMINIUM COMMUNITY

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EMERGENCY TELEPHONE NUMBERS

Quincy Police Department: 911

Quincy Fire Department: 911

Management Company: Global Property Services 508-252-4010

THE NEED FOR RULES

The degree to which Residents respect each other's rights will ultimately shape the quality of life at The Adams Condominium. Condominium rules, regulations and restrictions are necessary to preserve your legal right to the quiet enjoyment of your community. This Handbook and the included Rules and Regulations will clarify the policy and procedures in place at The Adams Condominium. In this regard, it is incumbent upon the Adams Condominium Board of Trustees, acting through the Management Company or itself, to invoke all measures necessary to enforce such rules and regulations. The cooperation of all Residents is requested.

ORGANIZATIONAL STRUCTURE

The organizational structure of the complex revolves around a Board of Trustees elected by the Unit Owners. The Trustees then select the officers of the Board. The Trustees are empowered with the responsibility of managing, maintenance and administrative activities. The elected members serve for a period of one to two years. The Management Agent is responsible for the day-to-day operation of the complex and for carrying out the instructions of the Trustees.

BOARD MEETINGS

The Board of Trustees meets monthly to review condominium business. Should you wish to address the Board on a particular issue, you may request a place on the agenda by contacting the Trustees in writing and placing it in the Trustees mail slot in the lobby.

REQUESTS AND COMPLAINTS

Questions, suggestions, comments or complaints about the building management should be communicated in writing to the Board by using the Trustees' mailbox in the lobby. The Board encourages Unit Owners to communicate their feelings regarding the community to the Board. Written communications may also be mailed to: The Trustees, One Adams Street, Quincy, MA 02169

NUMBER OF OCCUPANTS PER UNIT

Units shall be used solely for residential purposes and shall be occupied (i) as to one bedroom units, by not more than two persons, whether family or unrelated and (ii) as to two bedroom units, (a) by not more than one family consisting of not more than four persons, or (b) by not more than three unrelated persons. "Family" shall mean that all the individuals thereof residing in the unit are related by blood, marriage, civil unions, or adoption. "Unrelated" shall mean any group of persons not within the definition of family.

PARKING PROCEDURES

Each Unit has one designated parking space. Additional parking is available on the street in accordance with City of Quincy regulations. Should you be unsure of your space number, please contact the Management Agent. No unregistered, uninsured or inoperable vehicle shall be permitted upon the property. Parking in assigned spaces other than your own or fire lanes, or other areas may result in towing of your vehicle at your expense. If a car is parked in your assigned space, you have the right to have the vehicle removed by contacting Malloy's Towing @ 781-331-8408. You must notify the Quincy City Police that the car was towed and not stolen.

GUEST PARKING

Guest parking is available in the space numbered 41, 43 and 51. No unit owner or tenant shall use visitor parking for their vehicles. Visitor parking is for temporary guest usage of up to three consecutive days in duration. Guest staying longer than 72 hours should notify the Board of Trustees.

Any unit owner or tenant requiring exclusive use of one of the designated visitor parking spaces for more than three consecutive days must request in writing authorization from the Trustees. Requests must include make of vehicle and registration number.

Nightly dusk to dawn parking is not allowed. Visitor parking cannot be used as alternate parking for unit owners or tenants.

Any infractions pertaining to the use of visitor parking will result in a \$25.00 per day fine. As infractions occur, daily fines will be added to a monthly statement which will be sent to the unit owner. Any unpaid fine balance of more than 30 days will be collected directly from the unit owner's monthly condominium fee

DIRECTORY

There is a lobby directory containing the names of Unit Owners and Residents. When moving in, the Management Agent will update this information. Unit Owners or Residents will not be allowed to put their names on any other building or common area facility

COMMERCIAL VEHICLES

The parking area is intended to be used solely for the parking of private passenger vehicles only, including without limitation, automobiles, bicycles, mopeds and motorcycles. The Adams does not allow commercial vehicles, trailers, campers, boats or any other recreational vehicles.

COMMON HALLWAYS

The common areas and facilities shall not be decorated or furnished by any Unit Owner or Resident in any manner without the prior written consent of the Board of Trustees. The hallways must also be kept clear of any type of obstructions such as shoes, other person property or rubbish as these could be deemed unsightly and could cause a tripping hazard. An entrance mat for wiping feet is allowed.

RESIDENTIAL USE ONLY

The Condominium Property is for residential purposes only. No unit may be used, in whole or in part, for any business purposes.

MAINTENANCE AND REPAIR

Each Unit Owner must maintain and repair their own Unit to keep it in good order in accordance with the provisions of the Trust. The Board of Trustees, through its Agent, is responsible for maintaining the common areas and facilities. The Board of Trustees may require a Unit Owner to make repairs to their unit if the lack of said repairs adversely affects the value of one or more units. After notification, the repairs are not completed within thirty days (or such reasonable shorter period in case of emergency as the Trustees shall determine), the Board will coordinate the repairs and bill the Unit Owner. In the case of emergency, the Board reserves the right to make any and all necessary repair and bill the Unit Owner accordingly.

COMMON AREAS

Nothing shall be altered or constructed in or removed from the common areas and facilities except upon the prior written consent of the Board of Trustees. Smoking is prohibited in all indoor common areas.

LAUNDRY FACILITIES

Laundry facilities are located on the first floor of the building. This facility is maintained under the direction of the Board of Trustees. Each unit has a washer and dryer hookup. It is recommended that Unit Owners contract with a reputable vendor on an annual basis for dryer vent cleaning. The efficiency of the dryers is increased when the vent is kept clean.

CRIME WATCH

Observant Residents and Home Owners assist in deterring crime in a community. As a further deterrent, the building is equipped with closed circuit TV cameras and monitors with continuous videotaping. You should never let individuals into the building unless they are visiting your unit. This includes both releasing the lobby door and allowing individuals to follow you into the building. You are also encouraged to call the Police immediately if you notice anything out of the ordinary. This includes incidents that occur both inside and outside the building.

BALCONIES AND WINDOWS

Each unit owner or Resident is responsible for keeping their balcony in a good state of preservation and cleanliness and shall not sweep or throw from the doors and window thereof, any dirt or other substance. Nothing shall be hung or attached to the exterior walls of the building. Windows and sliding glass doors should be treated so that the portion of draperies, curtains or shade visible from the exterior shall be white in color. The curbside appeal of the property has a tremendous effect on property values. Unsightly balconies and/or window treatment will adversely affect these values.

FIRE ALARM SYSTEM

If the alarm sounds in your unit, you should proceed to the nearest fire stairwell. These stairwells are located at each end of the building. Do not use the elevator to exit the building. If you are on the elevator when the alarm sounds, the elevator will deposit you on the first floor of the building. The Adams Condominium also has an emergency communication system that can be used by the Fire Department to communicate with the building occupants. Speakers are located in the units only. The building is equipped with hard-wired fire alarm apparatus. Smoke detectors, heat detectors, manual pull stations, fire extinguishers and sprinkler heads are located in the common area hallways. Each unit contains smoke detectors, heat detectors, speakers and sprinkler heads. The smoke detector in the unit will only sound an alarm within that unit. The smoke detectors in the hallways will sound the main building alarm. If the heat detector in the unit is tripped the main building alarm will sound. Tampering with any of the fire protection equipment anywhere in the building is a criminal offense subject to prosecution. The system is monitored in a manner that will alert the fire department if the equipment is tampered with. Although the main building alarm will trigger a call to the Fire Department, it is good practice to follow up with a call to the Fire Department and to the Management Company to ensure they are on the way.

FIRE HAZARDS

All radios, televisions or other electrical equipment of any kind or nature installed or used in each unit must comply with all the rules, regulations, requirements or recommendations of the National Fire Protection Association and the public authorities having jurisdiction. The unit owner or Resident shall be liable for any damage or injury caused by any electrical equipment in such unit. No Unit Owner or Resident or any of their agents, servants, employees, licensees or

Visitors shall at any time bring into or keep in their unit any flammable, combustible or explosive fluid, material, chemical or substance (this includes propane tanks for gas grill), except such lighting and cleaning fluids as are customary for residential use.

POWER FAILURE

The building is equipped with an emergency generator. In the event of a power outage, the generator will return both elevators to the first floor. During the outage, the generator will run one elevator, the hallway lights and the fire alarm system. Units will not be powered. Please note that power loss within an individual unit is the responsibility of the Unit Owner. Should your electrician need access to the common meter room you should contact the Management Office @ 508-252-4010. If this occurs after normal business hours, there will be charge for this service.

STORM WARNING

The close proximity to the water makes the site more susceptible to problems in the event of hurricane strength storms. The Management Agent has been instructed to take all appropriate steps to secure the common areas in the event of a storm warning. All personal items should be removed from the balconies in order to avoid personal injury or property damage. Residents are also advised to keep a flash light and battery operated radio for the event of power failure.

TELEPHONE AND CABLE SERVICE

The unit owner coordinates telephone and cable services. You must schedule this work during normal business hours. The service person will need access to common area terminal rooms in order to service your Unit. Please use the form on The Adams website to request access to the common area terminal rooms.

SNOW REMOVAL

The Board of Trustees contracts with a snow removal company to plow shovel and sand the site. During a snow storm the contractor is required to keep the main driveway open. Once snow has stopped, they will begin the plowing up of parking spaces. Residents and Unit Owners should keep an eye out after a storm for the plow. Once the plow arrives on site, all vehicles must be moved to allow spaces to be cleared. If vehicles are not moved, the Board cannot be held responsible for the snow mounds that will build up on each side of the parking lines. Should the contractor be asked to return to plow a space that was previously" blocked, the Unit Owner to which that space has been assigned will be charged the cost involved.

NO OFFENSIVE ACTIVITY

Unit Owners and Residents are prohibited from engaging in any activities that restrict the rights of their neighbors to quiet enjoyment of their property. Generally, noise of any kind should be kept to a minimum between 10:00PM and 8:00AM. This includes noise from guest or invitees of

a Resident or Unit Owner. Your cooperation is essential if the Adams Condominium is to be a pleasant place to live.

RENOVATIONS, CONSTRUCTION AND IMPROVEMENTS

Nothing shall be done in any unit or in, on or to the common areas and facilities which impair the structural integrity of the building or which would structurally change the building. If you are planning any improvements which may affect the common area, please contact Global Property Services prior to any work taking place.

RUBBISH REMOVAL

A trash chute is located on each floor to dispose of household rubbish. Newspapers and other non-food tainted paper materials should be left in the trash room for recycling. At this time, plastics, glass and metal are not recycled and should be disposed of with other household rubbish. Large bags should be left in the trash room in order that the chute not is clogged. If an Owner is having work done in their Unit the debris should be removed by the contractor.

STORAGE

The Adams Condominium does not have facilities for storage outside one's own Unit except for each Unit's assigned storage locker. Any personal items such as bicycles, baby carriages, furniture, etc cannot obstruct the common areas and facilities.

COMMUNITY BULLETINBOARD

There is a bulletin board available for posting notices in the mail area and the garage lobby. No notices or other material shall be placed on the outside walls or doors of the building. The Board of Trustees uses the bulletin board to post general notices to Owners and Residents. Residents may also use the board by contacting the Trustees in writing.

EXTERIOR OF THE BUILDING

No sign, awning, canopy, shutter, radio or television antenna shall be affixed to or placed upon the exterior walls or doors, roofs of the common areas, or units, without prior written permission of the Board of Trustees.

UNIT ACCESS

The Board of Trustees, or its designated agent, retains pass keys to substantially all of the units. This pass key is used only in the event of an emergency or with the prior consent of the Unit Owner or Resident. If a pass key is not provided, in cases of emergencies all damage caused

will be billed to the Unit owner. The simplest and fastest access is with the Master Key. If your unit is not keyed to the Master, the cost is approximately \$60 if done on an individual basis. TRUSTEES RIGHT OF ACCESS TO ALL UNITS IS ESTABLISHED BY THE MASTER DEED, PAGE 7, SECTION 10.

LENGTH OF LEASES

Investor owners must follow the master deed restrictions prohibiting tenancy's at will. All leases must be for a minimum of one year and a copy of each lease must be provided to the Board of Trustees.

PETS

Pets may be kept with prior written permission of the Board of Trustees, provided such pets do not create a nuisance and that all pets must be contained in pet carriers when in the common areas. Dogs are not allowed in the building.

ADVERTISING

"For Sale," "For Rent," "For Lease" signs or other window displays or advertisements shall not be maintained or permitted in any part of the condominium or in any unit therein. It is permissible to post small notices on the bulletin board.

INSURANCE

Unit Owners and Residents are not permitted to do or keep anything in any Units or in the common areas and facilities which will increase the rate of insurance or cause cancellation of the insurance coverage of the condominium or violate any local, county or state law pertaining to such act or storage. Owners and Residents should review Article V, Section 5.6 of the Declaration of Trust and Exhibit F of the rules and regulations. All Owners and Residents must carry insurance to dovetail with the Master Policy. REGARDLESS OF THE CAUSE OF THE LOSS, CERTAIN PORTIONS OF EACH CLAIM ARE THE RESPONSIBILITY OF THE UNIT OWNER OR RESIDENT AND NOT THE CONDOMINIUM TRUST.

CONDOMINIUM FEE PAYMENT

Condominium fees are due the first day of each month. The fees are assessed annually based on the budget adopted by the Board of Trustees. Failure to pay all open balance by the 1st day of each month will result in a late charge of \$25.00. See EXHIBIT A. Owners should be aware that common expense assessments include all expenses incurred by the association which result from

failure of a Unit Owner to abide by the governing documents and for any misconduct of a Unit Owner's family members, tenants or invitees. It also includes all fees, attorney's fees, charges, fines, cost of collection and enforcement, court costs and interest. If a Unit Owner's account is in arrears for more than two months it will be turned over to an attorney for collection. If this occurs, in accordance with Chapter 183A (MA Condominium Law), all fees incurred for collection will be charged to the Unit Owner.

TENANTS AND MORTGAGEES

All Unit Owners are required to provide the condominium with the name address and contact person of each mortgage holder for their unit. Failure to do so in a timely manner will result in the Trust securing the information from a "title search". The cost of completing said title search would be assessed against the Unit. In addition, Unit owners are required to provide the Board with the names of unit occupants and copies of leases where appropriate. Chapter 183A (MA Condominium Law) also requires that an Owner notify the Board of the person responsible for the maintenance of their unit.

RECREATIONAL FACILITIES

The Adams Condominium Trust has a steam room, sauna and exercise room available for the use of Residents and Owners. If an Owner is renting their Unit, their right to the use of these facilities is transferred to their tenant.

THE ADAMS CONDOMINIUM RULES AND REGULATIONS

USE OF CONDOMINIUM PROPERTY RULES AND REGULATIONS

1. The Condominium Property is for residential purposes only. No unit may be used, in whole or in part, for business purposes. No industry, business or trade of any kind, commercial, religious, educational or otherwise, designed for profit, altruism, or otherwise, shall be conducted, maintained or permitted on any part of the property.
2. In accordance with the provisions of the trust, each Unit Owner must maintain and repair their Unit to keep it in good order. Each Unit Owner or Resident shall keep their Unit and balcony in good state of preservation. It must remain clean and neat at all times.
3. No repairing of automobiles shall take place within or upon the Condominium property, nor shall the parking spaces be used for any purpose other than to park motor vehicles and bicycles, excluding specifically, commercial trucks, trailers, campers, and boats or other recreational vehicles, without the prior written consent of the Board of Trustees. In cases of emergency, repair or maintenance, commercial vehicles may be parked upon the Condominium property. No unregistered, uninsured or inoperable vehicles shall be on the property. All vehicles that park in violation of this rule will be subject to towing and storage at the vehicle owner's expense.
4. All radios, televisions, antennas, receivers, computers, or other electrical equipment of any kind or nature installed or used in each unit must comply with all the rules, regulations, requirements or recommendations of the Board of Fire Underwriters and the public authorities having jurisdiction. The Unit Owner or Resident shall be liable for any damage or injury caused by any electrical equipment in such unit.
5. No Unit Owner or Resident or any of their agents, servants, employees, licensees or visitors shall at any time bring into or keep in the unit any flammable, combustible or explosive fluid, material chemical or substance, except such lighting and cleaning fluids as are customary for residential use. Quincy Fire Department regulations specifically prohibit open flame grilles on the balcony.
6. All Unit Owners and Residents shall have the right to quiet enjoyment of their residence. To ensure this, Unit Owners and Residents shall not engage in offensive activities in any unit, or in the common areas and facilities, either willfully or negligently which may be or become an annoyance or nuisance to the other Unit Owners or residents. No Unit Owner or Resident shall make or permit any disturbing noises by himself, his family, servants, employees, agents, visitors and licensees, nor do or permit anything by such persons that will interfere with the rights, comforts or convenience of other Unit Owners or Residents. Unit Owner or Resident shall not play upon, or allow those in their unit to play upon any musical instrument or operate audio/video, electrical or exercise equipment in their unit between the hours of 10:00 PM and the following 8:00 AM if such sound shall reasonably disturb or annoy other occupants of the building.

7. Use of the balconies shall not interfere with the quiet peaceful enjoyment of other Unit Owners or Residents.
8. Pets may be kept in a unit only with the prior written consent of the Board of Trustees, provided such pets do not create a nuisance and that all pets must be contained in a pet carrier when in the common areas. Dogs are NOT allowed in the building. Breeding of pets is not permitted.
9. No unit may be used or rented for transient hotel or motel purposes.
10. No Unit Owner or Resident shall permit anything to be done, or kept in the Unit or in the common areas and facilities which will result in the cancellation of insurance on the condominium, or contents thereof or which will increase the rate of insurance of the Condominium, or which would be in violation of any law.

COMMON AREA RULES AND REGULATIONS

1. No clothes, clothes lines, sheets, blankets, laundry or any kind of other articles shall be hung out of a unit or exposed on any part of the common areas or facilities. The common areas and facilities shall be kept free and clear of all rubbish, debris and other unsightly materials.
2. Rugs or mops shall not be shaken or hung from or on any of the windows, balconies or doors. Garbage cans, carriages, clothing and other personal property shall not be placed in front of any unit. Garbage and refuse not suitable for the trash chutes shall be disposed of only at such times and in such manner as management may direct. No Unit Owner or Resident may dispose of furniture or other items by leaving such in the common areas.
3. Nothing shall be hung from the windows or balconies. The foregoing shall not interfere with the right of Unit Owners to select draperies, curtains, shades or blinds for their units. The color of the portion visible from the exterior must be white in color.
4. Nothing shall be done in any unit or in, on or to the common areas and facilities which impair the structural integrity of the building or which would structurally change the building.
5. Changes affecting the appearance of the exterior of the building, such as skylights, chimneys, decorations, awnings, signs, sunshades, air conditioning equipment, antennas, fans, screens and enclosures or other changes shall be made only with the written consent of the Board of Trustees.
6. Nothing shall be altered or constructed in or removed from the common areas and facilities except upon the prior written consent of the Board of Trustees. Nothing shall be attached to the exterior building walls or to the balcony railings.

7. The common areas and facilities shall not be decorated or furnished by any Unit Owner or Resident in any manner without the prior written consent of the Board of Trustees.
8. The common areas and facilities shall not be obstructed nor used for storage without the prior written consent of the Board of Trustees. Except in areas designated by the Board of Trustees, there shall be no parking of motor vehicles, baby carriages, playpens, bicycles, wagons, benches or chairs, on any part of the common areas and facilities.
9. There is a bulletin board available for posting notices in the building. No notices or other material shall be placed in any other common area.

ACCESS RULES AND REGULATIONS

- I. The agents for the Board of Trustees and any contractor or workman authorized by the Board of Trustees may enter any room or Unit in the building at any reasonable hour of the day after notification for the purpose of inspecting such unit for the presence of any vermin, insects or other pests and for the purpose of taking measures as may be necessary to control or exterminate them. All costs incurred in repairing or exterminating an individual Unit will be assessed against said Unit. In the event of an emergency, the Board of Trustees or agent may enter the Unit without notice to the Unit Owner or Resident.
2. The agents for the Board of Trustees and any contractor or workman authorized by the Board of Trustees may enter any room or Unit in the building at any reasonable hour of the day after notification for the purpose of inspecting such unit for sprinkler and alarm systems. In the event of an emergency, the Board of Trustees or agent may enter the Unit without notice to the Unit Owner or Resident.
3. In the event of an emergency, the Board of Trustees or agent may enter any Unit without notice to the Unit Owner or Resident.
4. The Board of Trustees, or its designated agent, may retain a pass key to each unit. No Unit Owner shall alter any lock or install a new lock on any door of a unit without first notifying the Board of Trustees. In such cases, the Unit Owner should provide the Board of Trustees, or its agent, with a key.

**The Adams
Condominium
Exhibit A
Collection Policy**

COMMON AREA FEES - All Common Area Fees are due by the FIRST DAY OF EACH MONTH. No bills will be sent requesting payment. Payments are to be made by check only. The Adams Condominium Trust does not accept any responsibility for cash payments mailed or left in the Trustees Mailbox. All checks should be made payable to THE ADAMS CONDOMINIUM TRUST and mailed to;

THE ADAMS CONDOMINIUM TRUST
C/O Rockland Trust, P.O. Box 844006
Boston, MA 02284-4006

ASSESSMENTS - All assessments are due on the DATE SPECIFIED BY THE TRUSTEES.

LATE FEE - A Late Fee of \$25.00 will be charged to the Unit Owners account for any Common Area Fee or Assessment payment not received on the due date specified.

RETURNED CHECK CHARGE - A returned check charge of \$25.00 will be applied to the Unit Owners account for any check returned from the bank for insufficient funds.

NOTICE TO MORTGAGE HOLDER – If a unit owner's account is in arrears for more than two months the Mortgage Holder of said unit will be notified in accordance with Massachusetts State Laws.

LEGAL EXPENSES – If a Unit Owners account is in arrears for more than two months, said account will be turned over to our Attorney for collection. If this occurs, The Unit Owners will be charged for all Attorney Fees incurred by The Adams Condominium Trust for collection services.

The Adams Condominium
Exhibit B
Pet Policy

No pet shall reside in the condominium without the Unit Owner first obtaining the prior written consent of the Board of Trustees for that specific pet. All pets must be registered with the Board. The Board may revoke any such approval at any time for a violation of these rules or such other cause which the Board, in its sole discretion, determines that interferes with the rights of other Unit Owners. The number of pets a particular Unit Owner may maintain shall be at the discretion of the Board. Dogs are not allowed under any circumstances.

Residents must prevent their pets from becoming a nuisance to other residents.

Pets must be contained in pet carriers under the Unit Owner's or Resident's physical control at all times when on the common area. Common area is any area outside of your unit. Pets may not be left unattended on balconies, or tied outside. Pet behavior is the sole responsibility of the unit owner.

Pet owners are responsible for any damage caused by their pets.

Condominium owners who lease/rent their unit are liable for any violations of the pet rules and regulations by their residents.

Any resident who witnesses a violation of these rules should send a written complaint to the Trustees detailing the offense. The name of the complainant will not be disclosed.

Upon receipt of a complaint, the Trustees will immediately send written notice of the violation to the Unit Owner.

Unit Owners will be fined \$50.00 per day for any violation of this policy for as long as the violation continues.

**The Adams Condominium
Exhibit C
Sample Condominium Information Sheet**

Emergency Contact Information Sheet

In order to assist us in managing emergencies and to provide you with timely communication,
Please complete this mandatory form and return it to:

**Global Property Services
55 Winthrop Street #1, Rehoboth MA 02769**

Date: _____ Property Name: _____

Unit Owners: _____

Mailing Address: _____

Unit #: _____ Cell Phone: _____

Home Phone: _____ Work Phone: _____

Email Address: _____

Emergency Contact Name: _____

Phone: _____ Cell Phone: _____

Emergency contact person is authorized to make decisions on my behalf: (Circle One) YES or NO
(If no, owners must provide 24-hour information above.)

IF UNIT IS LEASED PLEASE COMPLETE THIS SECTION OF INFORMATION:

Tenant's Name(s) : _____

Tenants Home: _____ Work: _____

Lease Expiration Date: _____ (Copy of lease needs to be attached, as stated in the
Condominium Documents)

PLEASE COMPLETE THE FOLLOWING:

Vehicle Information:	Vehicle #1	Vehicle #2
Make/Model:	_____	_____
Color/Year:	_____	_____
License Plate:	_____	_____
Spot #:	_____	_____

Pet Information: (If applicable)(Rental units are not allowed to have pets)

Brief Description: _____

The Adams Condominium Exhibit D INSURANCE INFORMATION

H0-06 is coverage for Condo Owners.

H0-04 is for Renters

The master policy for The Association is written with "All-In" or "single entity" coverage.

There is a \$5000.00 deductible. This means that the Association - All 47 Unit Owners collectively - are responsible for the first \$5000.00 of any losses before our insurance coverage begins.

To protect yourself against losses to your Unit you need:

H0-06 "Coverage A – Dwelling" for at least \$5000.00 to cover "named perils".

H0-1732 "Coverage A -Special Coverage" covering additional perils is also advised.

To protect yourself against your cost share of losses to Common Areas you need "Loss Assessment" coverage.

The standard H0-06 policy provides up to \$1000.00 of this coverage.

Increased amounts of this coverage (H0-0435) can be purchased at minimal cost.

Facts about our building that your agent needs to know:

8 story, 47 Unit, fire-resistive building

Occupied as a Condominium

Construction: SUPERIOR (Masonry)

Year constructed: 1987

Not more than 500 feet from hydrant, not more than 3 miles from Fire Department

Sprinkler system with smoke detectors and fire alarm system in place.

Be sure to ask your agent about:

- 1) Credits for "premise alarm or fire protective system"
- 2) A personal fire extinguisher in your Unit could add to the credit.
- 3) Non-smokers credit? Some companies allow it.
- 4) Senior discount? Some companies allow it.

This information is provided to indicate only the barest coverage necessary for your protection against losses to your unit and the building. You can, and most of you do, have more coverage than the minimums mentioned in this update.

The Adams Condominium Exhibit E

Quincy Fire Department Regulations regarding Charcoal and Propane grilles

The following regulations apply to the use of portable charcoal and gas operated cooking grilles within a building or structure, and includes balconies, fire escapes, porches and roofs as a part thereof:

CHARCOAL GRILLES

Section 1.06 (l)(a) of 527 C11R. The Board of Fire Prevention Regulations empowers the head of the fire department to act on any unsafe or dangerous condition likely to cause a fire which is not specifically provided for in the regulations. Under this authority the Quincy Fire Department disapproves of the use of portable charcoal cooking grilles within a building or structure for the following reasons:

1. Improper use of starter fluid resulting in possible burn injury to persons and/or resulting fire to property.
2. Numerous fire safety complaints to the Quincy Fire Department by persons within or near the building.
3. Wind velocity affecting open flame.
4. Fire hazard conditions high or extreme.
5. Resultant Quincy Fire Department response due to reports of observed fire or smoke coming from the building.
6. Use of cooking grilles results in smoke/cooking vapors pollution.

GAS OPERATED GRILLES

527 CMR the Board of Fire Prevention Regulations section 6.07 (5) (a) prohibits the storage or use of LP-gas containers above the first floor of a building used for habitation. This regulation includes propane cylinders attached to portable cooking grilles.

Charcoal grilles and LP-gas grilles may be used outside at ground level provided the cooking grilles are at least ten (10) feet away from the building and other combustibles.

The Adams Condominium
Exhibit F
Moving In/Out Policy (including large deliveries)

The charge to move in or out of the building is \$200.00, payable to The Adams Condominium. The request form is located on The Adams website.

All residents will use the Hancock Street entrance to move in or out of the building.

When moving in or out of the building, or receiving a large delivery, elevator pads must be requested to prevent damage to elevators. The request form is located on The Adams website. Please mail, fax or email the completed form to Global Property Services at least one week in advance.

Unit Owners are responsible to pay for any damages to common areas while moving.