

**RIVER CROSSING PROPERTY OWNERS
ASSOCIATION, INC.**

1600 N.E. Loop 410, Suite #202

San Antonio, Texas 78209

Office (210) 829-7202 * Fax (210) 829-5207 * Toll Free (866) 232-4386

WELCOME TO THE COMMUNITY!

Dear Property Owner,

Prior to purchasing your property, you were informed of the River Crossing Property Owners Association and its many fine features. The Board of Directors and the Architectural Control Committee would like to provide you more information about the Association's rules and regulations, services provided by outside agencies, utilities and phone numbers for your convenience.

Property Owners in River Crossing want to make it a better place to live and enhance long term property values. In order to do this, everyone must comply with the Declaration of Covenants, Conditions and Restrictions (DCCR's) which are provided at time of closing. Most violations occur as a result of insufficient information or misinformation. The following information is provided to help clarify the requirements. If you have any questions, please call the Association office at (210) 829-7202. You may also view the River Crossing website at: <http://www.rivercrossingpoa.org> for more Association information.

Association:

The River Crossing Property Owners Association is a non-profit organization. The Association owns and maintains the common properties and facilities. The common properties and facilities may include, but are not limited to, public rights-of-way or easements, walls, fencing, safety lanes, green belt landscaping, sprinkler systems, parks and recreational areas.

Every property owner is an automatic member of the Property Owners Association and shares a portion of the responsibility for its support. Assessments are billed in advance on an annual basis. If you do not receive a statement, your account is still due and you should make arrangements for payment.

Note: Property owners in the Waters or the Overlook are part of a sub-association and pay a separate assessment in addition to the annual assessment they are required to pay to the master association.

Administration:

The offices of the Association are located on the access road off of Loop 410 and Harry Wurzbach, east of the airport exit. It is a two-story, terra cotta building with Association Management Services on the front of it. The actual mailing address is 1600 N. E. Loop 410, Suite 202, San Antonio, Texas 78209, (210-829-7202). Hours of operation are: Monday through Friday, 8:00 a.m.

to 6:00 p.m.

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The responsibilities include but are not limited to representing the Association in providing for the physical maintenance, operation of the common facilities, collecting assessments, making disbursements, establishing the budgets, keeping financial records, maintaining all administrative records of the Association, enforcing regulations and assisting in architectural review.

Building & Improvements Approval:

Any exterior improvements to your home or property must be approved by the Architectural Control Committee (ACC) before work can be started. It is the responsibility of each owner to submit two (2) sets of plans for any improvement to the ACC for review. Plans must be approved before construction is to start. New home construction requests must include a \$1,000 Builder's Bond, and improvements must include a \$500 bond.

"Improvement" is defined as any addition or change to the existing property. Everything is covered from additions to homes, sidewalks, fences, landscaping, pool, patios, decks, flagpoles, basketball goals or backboards, athletic equipment, radio/TV antennae, satellite dishes over one meter (39 inches), backyard sheds, gazebos, exterior colors to home, changing of windows, etc. Please submit a site drawing (showing lot, existing house and any additions, intended placement on site, list of materials, colors, screening, etc.) to the Association office.

Landscaping:

It is the owner's responsibility to provide adequate planting and landscaping for their property. Landscaping plans must be submitted to the ACC for approval prior to commencing the work.

Newspaper Delivery:

Delivery of the San Antonio Express News is available by calling (210) 250-2000.

Mail Delivery:

Delivery is made Monday through Saturday. Boxes are assigned by the Spring Branch Post Office. Please call (830)885-4508 to establish mail delivery for your residence. The zip code for your area is 78070.

Garbage Services:

Garbage services are provided by Tiger Sanitation at 210-333-4287 or Comal Waste at 830-899-2452. You may set up service by calling them directly.

Utilities:

Pedernales Electric Cooperative -
Canyon Lake Water Supply -

(830) 964-3346
(830) 964-5122 or 964-2166

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Other Helpful Numbers:

Animal Control Department -	(830) 885-4883
Humane Society -	(830) 438-7387
Bulverde Animal Shelter -	(830) 980-2247
Bulverde/Spring Branch Chamber of Commerce -	(830) 438-4285
Bulverde/Spring Branch Library -	(830) 438-3666
Bulverde Community News -	(830) 980-3336
River Crossing Golf Clubhouse -	(830) 904-4653

Schools:

Comal County Independent School District - (830) 885-7674

Fire Protection:

Fire fighting service is provided by the **Spring Branch Fire and Rescue** - 911 (Emergency)
Mailing address for Spring Branch Fire and Rescue is: P.O. Box 601, Spring Branch, TX 78070.
For business or routine calls, they can be reached at - (830) 885-7151.

Police:

Comal County Sheriff provides public law enforcement service - (830) 885-4883 or 620-3400

EMS:

Emergency service - 911

Athletic and Recreational Facilities:

Athletic and recreational facilities located throughout the community are for the use of all River Crossing property owners. Please call the Association office to obtain your gate code for access into the River Park which is located at the end of River Crossing Blvd, or you may request a member log-in for the River Crossing website. The code can be found on the "Members Only" portion at www.rivercrossingpoa.org. The Sports Park is located on Greenfield Road. There is a tennis court, basketball court and playground. Restrooms are available at both Parks.

The River Crossing Golf Course is a separate entity and not owned or maintained by the Property Owners Association.

Signs:

The DCCR=s prohibits all contractor and supplier signs in yards and vacant lots except those approved by the ACC. Please inform your contractor or supplier installing any improvement that temporary or permanent signs of any kind are prohibited.

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Campers, Trucks, Boats and Recreational Vehicles:

They may not be kept on any Lot unless they are fully enclosed within the garage located on such Lot and/or screened from view by a screening structure or fencing approved by the ACC, and said vehicles and accessories are in an operable condition.

Pets:

All household pets shall at all times, except when they are confined within the boundaries of a private single-family residence, be restrained or controlled by a leash, rope or similar restraint. Please do not let your pets run loose. No one wants their landscaping damaged nor wants to clean up after someone else's pet.

Welcome to the River Crossing Community!

If we can provide any additional information, please call the Association office at
210-829-7202.

Updated 3/15/2011

MANAGEMENT RESPONSIBILITIES

ADMINISTRATIVE

1. Maintain a current register of all lots and owners. Prepare and mail new homeowner packets containing bylaws, welcome letter and brief synopsis of covenants.
2. Prepare and send assessment statements to all lot owners.
3. Receive, record and deposit all revenues received by the Association.
4. Monitor delinquent accounts and as prescribed, send appropriate notices and file liens with attorney, when necessary.
5. Maintain all checking and saving accounts.
6. Verify all statements for services rendered and/or materials received. Prepare accounts payable checks for signatures. Promptly mail payments to vendors, suppliers or contractors.
7. Establish and maintain check request forms.
8. Transact all matters pertaining to insurance claims, premium payments and ensure association coverage is current.
9. Perform all bookkeeping functions for the association, using a modified accrual basis and coordinate with the CPA office, as required, for delegated accounting functions and for annual financial/tax purposes. Pay all taxes incurred by the Association.
10. Coordinate with Board to ensure accuracy of the releases as they pertain to association and Board activities.
11. Attend four Board meetings.
12. Attend one annual meeting.
13. Coordinate with Board Secretary in the preparation of minutes and agenda; distribute to all directors prior to the regular meeting; review monthly financial statements and send copies to the directors.
14. Provide financial data to committee chairpersons preparing annual budgets; coordinate with them, if requested.
15. Provide the Treasurer with all financial reports on a monthly basis.
16. Prepare monthly and annual financial statements.
17. Obtain bids and contract for services in support of the current operations and maintenance of the association properties.
18. Ensure all contractors provide a certificate of insurance prior to commencing work.

OFFICE OPERATION

1. Maintain established office hours 8:00 a.m. to 6:00 p.m., Monday through Friday, with 24 hour answering service for emergency calls.
2. Respond to all telephone calls.
3. Handle all incoming and outgoing mail.
4. Safeguard association records, materials and supplies.
5. Maintain master file of all Declarations and Plats.
6. Initiate or respond to correspondence pertaining to the administrative affairs of the Association.
7. Provide information to mortgage companies, real estate and title company representatives regarding the homeowners association.
8. Contact the President on any matters/problems beyond the scope of administrative affairs of the association.

RESTRICTION ENFORCEMENT

1. Tour the subdivision twice a month.
2. Respond to homeowner complaints of violations by visually confirming the alleged violations, report to Architectural Control Committee.
3. Initiate and prepare correspondence to violators and prescribe a time period for compliance.
4. Follow-up on violator and, if warranted, send a second notice, prescribing a time period for compliance.
5. If violation persists, refer to the Board for further action - **COORDINATE WITH ATTORNEY.**

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Architectural Control Committee (ACC)

Frequently Asked Questions:

1. What is the Purpose of the ACC?

The primary purpose of the ACC is to help maintain property values by protecting the environmental and architectural integrity of the subdivision in accordance with the provisions of the Declaration. The covenants state that no building, structure or improvement of any character shall be erected, placed, added to or altered on any lot until the building plans, specifications and a site plan showing the location of the proposed structure or structures have been submitted to, and been approved by the ACC. All improvements must be in compliance with the restrictions as to the use, quality of workmanship and materials, nature of materials, harmony of external design and color with existing and proposed structures, and location of improvement with respect to topography, finished grade elevation, lot boundary lines, and be within the scheme and design of the Declarant.

2. What action is required of homeowners?

Prior to making any change or improvement, any owner planning to change or add to the existing structures on a lot must submit a request in writing to the ACC stating the details of the intended change, improvement or need for variance, and attaching samples or plans to more clearly describe the projected change or addition. If any change, improvement, or action in variance from the Declaration is taken prior to written approval of the ACC, the Association reserves the right to require the owner to remove the improvement and/or change from the property.

3. What types of items require written approval?

Some examples of improvements/alterations requiring written approval from the ACC include, but are not limited to: building structures such as garages, storage buildings, patio covers, play structures, fencing and walls, solar collectors, flagpoles, light fixtures, etc.

4. Can the committee grant variances for certain details?

The Committee is authorized to grant variances for things such as location, height, number of improvements, materials, etc. The owner must however request a variance giving reasons why it should be granted, so that the Committee can make a reasoned decision accordingly.

5. Why do we have to put everything in writing?

The formal approval process is necessary to assure that every owner's desire to improve his or her property can be given due process without discrimination. It will also provide the owner, the ACC, and the Association Board, with a permanent record of actions taken.

6. Why do we need to submit a request?

A number of owners have already requested and been granted approval to add improvements to their property by following the procedures outlined in the Declaration, but there are some owners who have expressed surprise and consternation about having to ask permission to improve their own property. Your subdivision was developed and made subject to a Declaration, and all owners are

