

SETTLER'S CROFT HOMEOWNERS' ASSOCIATION
RESOLUTION REGARDING THE ADOPTION OF POLICIES, RULES AND
REGULATIONS FOR HOUSING FOR PERSONS 55 YEARS OF AGE OR OLDER

WHEREAS, the Articles of Incorporation of the Settler's Croft Homeowner's Association which were filed with the Illinois Secretary of State on April 28, 2004, and the Declaration of Covenants, Conditions, Easements and Restrictions for Settler's Croft Subdivision ("Declaration") which were recorded as document number 2003070784 with the Will County Recorder of Deeds on March 27, 2003, and the amendments thereto, created and established the Settler's Croft Homeowner's Association (the "Association"); and

WHEREAS, the Association is a not-for-profit corporation organized and existing under the laws of the State of Illinois; and

WHEREAS, the Association is governed by a Board of Directors (the "Board"); and

WHEREAS, pursuant to the Declaration, the Board is tasked with the administration and management of the property located within the Association; and

WHEREAS, Article 3, Section 3.4 of the Declaration states that the Association is intended to qualify for the "housing for older persons" exemption under the FHAA; and

WHEREAS, the Association wishes to maintain its "housing for older persons" exemption under the Fair Housing Amendments Act of 1988 ("FHAA") and the Housing for Older Persons Act ("HOPA"); and

WHEREAS, the Association, through its Board, has surveyed the occupants of the Units to verify their age on several occasions; and

WHEREAS, the Association, through its Board, adopted a "Resolution Regarding Housing for Older Persons" on or about February 24, 2018, declaring and confirming that it intends to comply with the requirements under the law to ensure that the Association is lawfully established as a community restricted to housing for persons 55 years of age or older, and setting forth certain policies, rules and regulations of the Association pertaining to the qualification for the "housing for older persons" exemption under the FHAA; and

WHEREAS, the Association, through its Board, desires to further confirm its intention to comply with the requirements under the law to ensure that the Association is lawfully established as a community restricted to housing for persons 55 years of age or older by adopting the comprehensive "Settler's Croft Homeowner's Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older", in the form attached hereto as Exhibit 1; and

WHEREAS, prior to the adoption of the Resolution, a meeting of the members of the Association was called for the specific purpose of discussing the proposed policies, rules and regulations, and the notice of that meeting contained a full text of the "Settler's Croft

Homeowner's Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older", in the form attached hereto as Exhibit 1;

NOW THEREFORE BE IT AND IT IS HEREBY RESOLVED BY THE SETTLER'S CROFT HOMEOWNER'S ASSOCIATION, BY AND THROUGH ITS BOARD OF DIRECTORS, AS FOLLOWS:

1. The foregoing recitals are incorporated herein by reference as if set forth fully herein.
2. The Settler's Croft Homeowner's Association, by and through its Board of Directors, in order to further confirm its intention to comply with the requirements under the law to ensure that the Association is lawfully established as a community restricted to housing for persons 55 years of age or older hereby adopts the "Settler's Croft Homeowner's Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older", in the form attached hereto as Exhibit 1.
3. All other terms of the Settler's Croft Homeowners' Association's Rules and Regulations shall remain in full force and effect to the extent they do not conflict with the "Settler's Croft Homeowner's Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older" adopted hereunder.
4. The President or Secretary of the Board are hereby directed to deliver a copy of the "Settler's Croft Homeowner's Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older" adopted hereunder to each Unit in the Settler's Croft Subdivision and to the owner of each vacant lot in the subdivision.
5. This Resolution shall be in effect forthwith upon its adoption and any prior resolutions wholly or partially inconsistent herewith are hereby repealed and revoked to the extent of any inconsistency.

IN WITNESS WHEREOF, we the undersigned members of the Board of Directors of Settler's Croft Homeowners' Association have consented to and approved the adoption of this Resolution at a meeting held within the Settler's Croft Subdivision, in the Village of Frankfort, Will County, Illinois on the 27th day of March, 2018.

Respectfully Submitted,
The Board of Directors

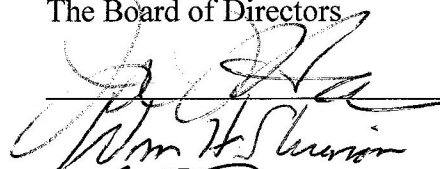
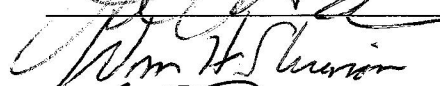

 3/27/18 Pres.
 3/27/18 Treasurer
 3/27/18 Sec.

EXHIBIT 1

Settler's Croft Homeowner's Association
Policies, Rules and Regulations for
Housing for Persons 55 Years of Age or Older

[SEE ATTACHED]

Settler's Croft Homeowners' Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older

-Adopted-

pursuant to the FAIR HOUSING AMENDMENTS
ACT of 1988 (FHAA); the HOUSING FOR OLDER
PERSONS ACT (HOPA); and the Regulations of the Department
of Housing and Urban Development (24 CFR Part 100)

INTRODUCTION

The Fair Housing Act (Title VIII of the Civil Rights Act) exempts "housing for older persons" from the Act's prohibition against discrimination because of familial status. Section 807(b)(2)(C) of the Act (42 U.S.C. 3607(b)(2)(C)) exempts housing intended and operated for occupancy by persons 55 years of age or older which satisfies certain criteria. The Department of Housing and Urban Development (HUD) has adopted implementing regulations further defining the "housing for older persons" exemption at 24 CFR part 100, subpart E.

There are 3 factors required for a housing facility or community to claim the 55 years of age or older exemption:

- (1) the housing must be intended and operated for occupancy by persons 55 years of age or older. (42 U.S.C. 3607(b)(2)(C); 24 CFR 100.304; 24 CFR 100.305);
- (2) at least 80 percent of the occupied units must be occupied by at least one person who is 55 years of age or older. (42 U.S.C. 3607(b)(2)(C); 24 CFR 100.305) "Occupied units" include dwelling units that are actually occupied by one or more persons and temporarily vacant units, if the primary occupant has resided in the unit during the past year and intends to return on a periodic basis. "Occupied by at least one person 55 years or older" means that at least one occupant of the dwelling unit is 55 years of age or older or, if the dwelling is temporarily vacant, at least one of the occupants immediately prior to the date on which the unit was temporarily vacated was 55 years of age or older. A housing facility or community may allow occupancy by families with children as long as it meets the requirements of 24 CFR 100.305 and 24 CFR 100.306(a); and
- (3) the housing facility or community must publish and adhere to policies and procedures that demonstrate its intent to operate as housing for persons 55 years of age or older. (42 U.S.C. 3607(b)(2)(C); 24 CFR 100.306) The manner in which the housing facility or community is described to prospective residents; any advertising designed to attract prospective residents; lease provisions; written rules, regulations, covenants and deed or other restrictions; actual practices of the housing facility or community; and the public posting in common areas of statements describing the facility or community as "housing

for persons 55 years of age or older”, are among the relevant factors considered in determining whether a housing facility or community complies with the requirement that the housing facility or community must publish and adhere to policies and procedures that demonstrate its intent to operate as housing for persons 55 years of age or older.

The housing facility or community must also comply with rules issued by HUD for the verification of occupancy. These rules provide for verification by reasonable surveys and affidavits and include examples of the types of policies and procedures relevant to a determination of compliance with the requirement to publish and adhere to policies and procedures. (42 U.S.C. 3607 (b)(2)(C); 24 CFR 100.307).

The Settler's Croft Subdivision (Settler's Croft) is a housing facility or community located in the Village of Frankfort, County of Will and State of Illinois. Settler's Croft, is governed by a homeowners' association and is qualified for the exemption as a community for persons 55 years of age or older. Settler's Croft is intended and operated for occupancy by persons 55 years of age or older. This intent is manifested in Article 3.4 of the Declaration of Covenants, Conditions, Easements and Restrictions for Settler's Croft Subdivision (which was recorded in the Office of the Will County Recorder on March 27, 2003 as Document No. R2003070784) and the age restriction rules and regulations adopted and enforced by the Settler's Croft Homeowners' Association, an Illinois not-for-profit corporation.

THE SETTLER'S CROFT AGE RESTRICTION POLICIES, RULES AND REGULATIONS

The purpose of this document is to cumulate in one place for easy reference the age restriction policies, rules and regulations adopted by Settler's Croft Homeowners' Association within the broad discretion permitted under the FHAA and HOPA. The Board of Directors of the Homeowners' Association may, in its sole discretion, add, delete or change its policies, rules and regulations within the scope permitted by the FHAA and HOPA, Illinois State laws, or local laws.

1. Qualification for Exemption under the FHAA and HOPA

In accordance with the Fair Housing Amendments Act of 1988 (FHAA) and the Housing for Older Persons Act (HOPA), the Settler's Croft Homeowners' Association has clearly indicated its intent to qualify as housing for older persons age 55 years or older in Article 3.4 of the Declaration of Covenants, Conditions, Easements and Restrictions for Settler's Croft Subdivision, which provides as follows:

“3.4 It is intended that the Development shall qualify for the "housing for older persons" exemption under the Fair Housing Amendments Act of 1988, as amended from time to time ("FHAA"). Accordingly, each Dwelling shall at all times be occupied by at least one (1) resident who is fifty-five (55) years of age or older. If as completed, the Development qualifies for the "housing for older persons" exemption referred to above, then no person under the age of twenty-one (21) years shall be a resident of a Dwelling, provided that, subject to such reasonable rules and regulations as the Board may adopt from time to time, a person under the age of twenty-one (21)

years may be a guest of a resident for no more than thirty (30) days in any consecutive twelve (12) month period. If, as completed, the Development qualifies for the "housing for older persons" exemption referred to above, the Board shall adopt, implement and enforce rules, regulations and procedures to ensure that, at all times thereafter, the Development shall qualify for the "housing for older persons" exemption under FHAA. If applicable under the terms of this paragraph, the Association shall maintain appropriate records evidencing such compliance for a period of not less than ten (10) years."

2. The Settler's Croft Occupancy Age Restrictions

2.1 There must be at least one person that is 55 years of age or older (age qualified) residing in each dwelling unit in the Settler's Croft Subdivision. (24 CFR Section 100.304).

2.2 Persons 21 years of age or older may reside in Settler's Croft Subdivision as long as there is an age qualified person also residing in the dwelling unit.

2.3 Except as otherwise provided in paragraph 2.4 below, no person under the age of 21 may reside in the Settler's Croft Subdivision.

2.4 Persons under the age of 21 may reside in the Settler's Croft Subdivision as guests for a maximum period of thirty (30) days in any 12-month period as long as there is an age qualified person also occupying the dwelling unit.

2.5 These age restrictions apply to owners, renters and house guests who occupy the dwelling unit in the absence of the age qualified owner or renter.

3. Occupancy Exception

3.1 The policy of the Settler's Croft Subdivision Homeowners' Association is to not permit under age occupancy in any dwelling unit.

3.2 The only exception to the 55 years of age or over qualification is for the non-age qualified surviving spouse of an age qualified decedent owner who had occupied the dwelling unit, until such time as the non-age qualified surviving spouse remarries at which time the exception expires.

3.3 There are no exceptions for other non-age qualified heirs or any other non-age qualified persons who come into possession of a dwelling unit in the Settler's Croft Subdivision.

3.4 Appeal for a temporary exception to the occupancy rules must be made in writing to the Board of Directors. The Board of Directors, in its sole discretion, may grant or refuse to grant such temporary exception in any particular case. The grant of a temporary exception in a particular case does not invalidate or waive the particular occupancy rule in subsequent cases.

4. The "80/20 Rule" (24 CFR 100.305)

4.1 HOPA requires that at least 80% of the occupied dwelling units shall be occupied by at least one age qualified person. This does not mean that 20% must be occupied by non-age qualified persons. It means that as long as 80% or more of the dwelling units are occupied by at least one age qualified person Settler's Croft Subdivision maintains its exemption under HOPA as a 55 years of age or older restricted community.

4.2 Federal laws and regulations allow Settler's Croft to have policies regarding the age of occupants that are more restrictive than the 80% 55 years of age or older requirement, so long as the threshold of 80% occupancy is maintained. The policy of the Settler's Croft Homeowners' Association is to maintain the percentage of age qualified occupancy as close to 100% as possible. In the case of any voluntary transfer, the Settler's Croft Homeowners' Association will insist upon certification that the transfer will result in at least one occupant who is 55 years of age or older.

4.3 One of the primary reasons for the 80/20 rule adopted by Congress was to accommodate under age surviving spouses of age qualified decedents and to permit flexibility in specific situations at the sole discretion of the Board of Directors without endangering the HOPA exemption. Such exemption is permitted as long as the minimum 80% age qualified requirement under HOPA is not reduced. HOPA was enacted for the protection of the age restriction exemption and not to grant any rights to under age persons to occupy the 20% which is solely within the discretion of the Board of Directors.

5. Verification of Age (24 CFR 100.307)

5.1 All residents, whether owners, renters or house guests of absentee owners or renters, must show evidence that at least one resident in the occupied dwelling unit is age qualified. Any of the following documents are considered reliable documentation of the age of the occupants of the housing facility or community:

- a) Driver's license
- b) Birth certificate
- c) Passport
- d) Immigration card
- e) Military identification
- f) Any other state, local, national or international official documents containing a birth date of comparable reliability.
- g) A certification in a lease application, affidavit or other document signed by any member of the household age 19 or older asserting that at least one person in the unit is 55 years of age or older.

5.2 The Settler's Croft Homeowners' Association shall consider any one of the forms of verification identified above as adequate for verification of age, provided that it contains specific information about current age or date of birth.

5.3 If the occupants of a particular dwelling unit refuse to comply with the age verification procedures, the Homeowners' Association may, if it has sufficient evidence, consider the unit to be occupied by at least one person 55 years of age or older; such evidence may include:

- a) Government records or documents such as a local household census;
- b) Prior forms or applications; or
- c) A statement from an individual who has personal knowledge of the age of the occupants. The statement must set forth the basis for such knowledge and be signed under penalty of perjury.

6. Surveys for Compliance

6.1 The Settler's Croft Homeowners' Association will conduct surveys of all residents of dwellings to ensure compliance with the requirements set forth above, at least once every two years, and will maintain a database to verify age compliance as required by HOPA. All residents of the Settler's Croft Subdivision are required to respond to the surveys. Proof of occupancy by at least one age qualified person in the occupied dwelling unit as noted above must be provided in response to the survey unless already provided, in which case a reliable affidavit of current compliance is all that is required.

6.2 Copies of supporting information gathered in support of the occupancy verification may be retained in a separate file with limited access and are considered confidential and not generally available for public inspection. They are created for the sole purpose of complying with HOPA and are to be kept separate from the general or resident files that may be widely accessible to employees or other residents.

6.3 A summary of occupancy surveys shall be available for inspection upon reasonable notice and request by any person.

6.4 Failure to respond to the survey or to provide the required documentation to verify one's age, may result in the Homeowner's Association pursuing any remedy against an owner for a default of the Association's Rules and Regulations, including the imposition of a monetary fine.

7. Disclosure of the 55 Years of Age and Older Restriction Policy

7.1 Any owner or realtor who sells or leases real property in the Settler's Croft Subdivision shall disclose in the advertisements, purchase or lease documents that the Settler's Croft Subdivision is a 55 years of age or older restricted community under HOPA. (24 CFR 100.306).

7.2 A copy of these Policies, Rules and Regulations shall be provided by every Owner/Seller/Lessor to any prospective buyer or lessee to read and acknowledge. This document is to be included as part of the purchase or lease documents.

7.3 Disclosure shall also be made to any persons permitted by the owner or renter to occupy the dwelling unit as house guests in the absence of the age qualified owner or renter. At least one house guest of such absentee owner or lessee must be age qualified. The under 21 years of age occupancy prohibition rule also applies to such house guests.

7.4 Non-disclosure by the Owner/Seller/Lessor shall not prevent the Settler's Croft Subdivision Homeowners Association from enforcing this age restriction policy against any owner or renter for non-compliance.

7.5 All "For Sale" or "For Rent/Lease" signs in the Settler's Croft Subdivision, whether by an owner or by a Realtor, shall prominently display that Settler's Croft is "a community restricted to housing for persons 55 years of age or older".

8. Public Posting and Advertisement

- A. There shall be at least one public posting prominently displayed in common areas describing Settler's Croft as "a community restricted to housing for persons 55 years of age or older".
- B. All advertisements for the sale or display of the dwellings and lots in the Settler's Croft Subdivision, including listings in any multiple listing service, shall clearly state that the dwelling and/or lot is located within the Settler's Croft Subdivision and shall describe the Settler's Croft Subdivision as a "housing for persons 55 years of age or older restricted community." Phrases such as adult living, adult community, or other similar phrases are strictly prohibited from use in the description of the Settler's Croft Subdivision and the dwellings and lots therein.
- C. All prospective purchasers and residents shall be advised in writing that the housing is for persons 55 years of age or older.
- D. These Policies, Rules and Regulations shall be available to all occupants and be displayed in the common area.
- E. Fines.
 - 1) Failure to include appropriate language in marketing materials including but not limited to brochures, newspaper advertising, internet advertising, multiple listing service listings, and open houses will be subject to fines. The fine schedule is as follows:
 - a) First offense: \$50.00. A first offense is only applicable to the first fine levied against a particular property owner for violation of these advertising rules; all subsequent violations by the same property owner will begin at \$100.00;
 - b) If not corrected within 48 hours an additional fine of \$100.00 will be levied; and

- c) Further fines of \$100.00 per day will be levied if materials are not corrected to comply with these rules.

2) It is the responsibility of the property owner to ensure compliance with this requirement by any party advertising the dwelling or lot, and any fines will be assessed against the property owner. A property owner may not avoid a fine on the grounds that the violation was committed by a real estate broker or other third party with whom the property owner has contracted.

9. Voluntary Transfer of Any Dwelling or Lot Upon Which a Dwelling is to be Built.

9.1 To ensure compliance with the requirements of these Policies, Rules and Regulations, prior to any voluntary transfer of any dwelling, or of any lot upon which the buyer intends to cause a dwelling to be built, the following shall apply:

- A. Prior to advertising the dwelling or lot for sale, or listing the dwelling or lot with a real estate broker, the owner shall complete and submit to the Settler's Croft Homeowners' Association, or the management company for the Homeowners' Association, a Notice of Intent to Sell in the form attached hereto as Exhibit "A."
- B. Prior to the transfer, the owner shall:
 - 1) submit to the closing agent, if any, a letter in the form attached hereto as Exhibit "B" as supplemental closing instructions; and
 - 2) provide to the Board of Directors the certification of the buyer of the dwelling or the lot in the form attached hereto as Exhibit "C." If the buyer cannot so certify, or will not execute the certification, then the owner shall not transfer the dwelling or lot to the buyer.
- C. If the dwelling or lot is listed with a real estate broker, the owner shall provide to the Board of Directors the name, address, telephone number and email address of the listing broker within 72 hours after signing the listing agreement. The Board of Directors will cause notification of the buyer certification requirement to be transmitted to the listing broker. If the real estate broker was named in the Notice of Intent to Sell, duplicative notice is not required.
- D. The owner shall include in any written agreement with the buyer of the dwelling or lot the provision set forth in Section 10, below.
- E. The requirements of this section do not apply to the sale of a lot being sold to a developer or builder for construction of a spec dwelling. However, these requirements do apply to any sale by a builder or developer selling a lot to a buyer who intends to occupy the lot after construction of a dwelling on such lot, whether or not the builder or developer will be constructing the dwelling. Furthermore, the advertising requirements described in Section 8 above, apply to all lots and all sellers.

10. Purchase Agreements

10.1 Every purchase agreement entered into after the effective date of these Policies, Rules and Regulations for any dwelling, or for any lot upon which the buyer intends to cause a dwelling to be constructed for the buyer's occupancy, shall contain a provision in substantially the following form, which may be in an addendum to such purchase agreement so long as signature lines for the buyer and seller appear below the provision, together with a copy of the Buyer/Lessee's 55 Years of Age or Older Occupancy Certification attached hereto as Exhibit "C":

"By signing this agreement, the purchaser acknowledges that the subject property is within the Settler's Croft Subdivision, which is housing for persons 55 years of age or older. Sales that will not result in at least one occupant of the subject property who is at least 55 years of age are prohibited. The undersigned purchaser hereby represents and warrants that: 1) I have personal knowledge of the ages of the persons who will occupy the subject property after closing under this Agreement; and, 2) at least one of those persons will be 55 years of age or older on the date of closing. Seller's obligation to close under this Agreement is contingent upon the purchaser's execution of a Buyer/Lessee's 55 Years of Age or Older Occupancy Certification in the form attached hereto. The foregoing contingency may be satisfied by purchaser's execution and delivery of the attached Buyer/Lessee's 55 Years of Age or Older Occupancy Certification at any time prior to closing, but under no circumstances may seller waive such contingency. The Settler's Croft Homeowners' Association is an intended third-party beneficiary of this Agreement to the extent of the seller's rights under this provision."

11. Leases

11.1 In the case of a lease of real property in the Settler's Croft Subdivision the lease agreement shall verify that at least one occupant is age qualified by specific current age or date of birth recorded in the lease agreement. (24 CFR 100.306(a)(3)), and the Lessee shall complete and deliver to the Homeowners' Association a signed copy of the Buyer/Lessee's 55 Years of Age or Older Occupancy Certification attached hereto as Exhibit "C".

12. Enforcement

12.1 The Settler's Croft Homeowners' Association will vigorously seek any and all remedies available to it by law including, but not limited to, fines and liens against the offending owner's real property for non-compliance by the owner, renter or house guests.

12.2 The reporting and enforcement procedures for non-compliance shall be through the Settler's Croft Homeowners' Association Board of Directors.

EXHIBIT "A"

SETTLER'S CROFT SUBDIVISION

NOTICE OF INTENT TO SELL

PLEASE MAIL TO:
SETTLER'S CROFT HOMEOWNERS' ASSOCIATION

AND TO:
[MANAGEMENT COMPANY]

With an advance copy to: _____ [email address for management company]

The undersigned owner intends to sell the property described below.

Name of Seller: _____

Seller's Address: _____

Address of Home/Lot to be Sold:

Permanent Index Number (PIN):

Date property is anticipated to first be advertised or when listing is expected to be active:

Name of real estate agent/broker with whom property will be listed, if known:

Agent/broker's email and phone number:

Name and address of brokerage:

Signature of Owner _____ Date: _____

Signature of Owner _____ Date: _____

EXHIBIT "B"

SUPPLEMENTAL CLOSING INSTRUCTIONS

**SETTLER'S CROFT – A 55 YEARS OF AGE OR OLDER
RESTRICTED COMMUNITY**

TO: CLOSING AGENT

This document constitutes supplemental closing instructions for the closing of the sale of the real property in Settler's Croft Subdivision commonly known as: (insert address, tax parcel number, and/or lot and block numbers) _____, pursuant to that real estate purchase and sale agreement dated _____ by and between _____ as Buyer, and the undersigned as Seller ("Agreement").

You are hereby instructed that you may not close the transaction contemplated by the Agreement unless you first obtain the signatures of the Buyer and Seller on the attached Buyer/Lessee's 55 Years of Age or Older Occupancy Certification, together with completion of all applicable blanks therein and attachment of a copy of appropriate identification of the occupants listed thereon, and delivered the completed certificate and attachments to the Settler's Croft Homeowners' Association at _____ [email address for management agent].

Please mail the original to the Settler's Croft Homeowners' Association, _____ [address for homeowners' association].

SELLER: _____ DATE _____
PRINT NAME: _____

SELLER: _____ DATE _____
PRINT NAME: _____

EXHIBIT "C"

BUYER/LESSEE'S 55 YEARS OF AGE OR OLDER OCCUPANCY CERTIFICATION

**SETTLER'S CROFT – A 55 YEARS OF AGE OR OLDER
RESTRICTED COMMUNITY**

The following is a requirement for the sale or lease of a property in Settler's Croft Subdivision. This is required for verification and protection of the 55 years of age or older restricted community, and must be submitted to the Settler's Croft Homeowners' Association. This concerns the sale or lease of the property located at the following address: _____.
Buyer/Lessee's execution of this document is in consideration of the Settler's Croft Homeowners' Association's consent to Buyer/Lessee's purchase or lease of the property.

1. Buyer/Lessee acknowledges and accepts that Settler's Croft Subdivision is housing for persons 55 years of age or older.
2. Buyer/Lessee represents and warrants to the Settler's Croft Homeowners' Association that the dwelling on this property will be occupied by at least one person who is 55 years of age or older. The person(s) who are 55 years of age or older who will occupy the property are:

Name: _____ Date of Birth: _____

Name: _____ Date of Birth: _____

3. Buyer/Lessee must attach hereto verification of the ages of all occupants of the dwelling, in the form of a copy of a driver's license or other acceptable ID, in accordance with the Settler's Croft Homeowners' Association Policies, Rules and Regulations for Housing for Persons 55 Years of Age or Older (ID not required if under 18).

Names and ages of occupants under age 55: _____.

4. Buyer/Lessee agrees that not more often than annually Buyer/Lessee will, upon request of the Homeowners Association, or its agent, verify the age of all occupants of the dwelling by producing a copy of a driver's license or other picture ID, and/or by executing a certification or affidavit confirming the same, to ensure compliance with the 55 years of age or older requirement.

BUYER/LESSEE: _____ DATE _____

BUYER/LESSEE: _____ DATE _____

SELLER: _____ DATE _____

SELLER: _____ DATE _____

SETTLER'S CROFT HOMEOWNERS' ASSOCIATION:

By: _____ DATE _____

Its: _____