

THE SHERMAN GARDENS APARTMENT TRUST

Rules and Regulations

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THE SHERMAN GARDENS APARTMENT TRUST

Rules and Regulations

PREFACE

These Rules and Regulations of the Trust, dated December 01, 2021, replace all previous editions; in case of conflict with any previously dated rule or regulation, this version governs.

SGA is owner-occupied only. Residents are responsible for reading the Trust Agreement, the Lease Agreement, and the Rules and Regulations, and are assumed to have read and understood these three documents. Monthly newsletters, periodic e-mail or written notices are published to provide current information. Questions or requests for clarification may be addressed to Management or Trustees.

1. Absences/Empty Unit:

Residents must notify a neighbor, Building Coordinator and/or maintenance staff if they will be absent from their unit for more than two weeks. Prepare for an absence with a post office mail forwarding card, a stop delivery order, or an arrangement made with a neighbor to pick up both first- and second-class mail and packages.

2. Animals/Pets:

Dogs are not allowed, even as visitors, except as required by federal law. Service animals are restricted from the passenger elevators and front entrance areas and hall to protect those with allergies. The only pets allowed are cats (no more than two), birds (no more than two), fish, or other animals that can be kept in a small aquarium or terrarium. Animals should not be allowed to roam the hallways. Residents are responsible for sanitation and care associated with pets, and for noise control thereof. If your neighbors express any concern, please eliminate the problem immediately.

3. Appliances:

Our buildings' utilities will not support washers and dryers in our apartments and the plumbing will not support garbage disposals, so those appliances are not allowed. Your apartment comes with under window sleeves for the installation of air conditioners. Air conditioners run on 110-volt service unless a 220 line is installed at resident's expense. Each air conditioner must be flush with the outside wall. The standard sleeve was installed to fit the GE "J" series. Any changes to the sleeve are the owner's responsibility.

4. Balconies

Outside balcony woodwork must remain a uniform dark mahogany wood stain covered by an exterior spar-urethane (semi-gloss) seal. The required color is "red mahogany." Resident owners are responsible for maintaining balcony woodwork and doors. Balcony rail glass also is to be maintained by the resident owner. Management can provide the vendor contact information in order to assure uniformity if the glass must be replaced. Balcony floors and ceilings are maintained by the trust and are not to be painted or treated except by the trust. Resident owners are responsible for preserving the waterproof seal of balcony floors by not harming the seal on the floors by applying chemicals or cutting the membrane.

Plants and flowers in window boxes fastened by brackets are the only things to be hung on balcony railings. Also, bird feeders are permitted but residents are responsible for regular clean-up. Failure to clean up will result in losing your permission to have a feeder. City of Evanston ordinance permits one birdfeeder per residence. On United States national holidays, flags may be displayed.

Shades and/or window guards may be used on balconies when first approved by Trustees. Balconies are not to be used for storage. See also **(6) Common Areas**

BARBEQUE/GRILLING: Grilling outdoors on patio, balconies or anywhere else on Trust property is forbidden.

5. Bicycles, Strollers, Skateboards, and Scooters:

All bicycles must be stored in the designated rack in the basement of each building or parking lot bicycle rack. Large objects (strollers, skateboards, scooters etc.) must be placed in a storage locker. Such objects placed in common areas are subject to removal and disposal. Hover boards are not to be stored in the basement storage due to fire hazard. A rack, located at the west end of the property next to the garden shed, is provided for temporary outdoor bicycle parking. Bicycles are not to be attached to any part of the exterior of the buildings or grounds of SGA, including railings and trees. Bicycles so attached will be removed and disposed of. Bicycles are to be brought in and out of the building through the back entrances only. If you have a parking space in the SGA lot, you may also keep your bicycle or motorcycle stored in front of your auto. Bicycles, scooters, skateboards, roller skates, etc. may not be ridden in the courtyard.

6. Common Areas:

Common areas such as hallways and stairways cannot be occupied or blocked due to Evanston Fire Code. No coat racks, bicycles, strollers or the like can be left in the stairway or the hallways even temporarily. Entryway rugs should be inside the apartment, as should boots and shoes. Maintenance of residents' hallway doors are the responsibility of the residents.

Painting or refinishing of the doors must be consistent with other doors on the hallway.

7. Deliveries/Mail:

Only labels provided by the Trust are allowed on mailboxes and entry phone lists. Shelves for second-class mail and for packages are provided at the foot of the closest staircase to the front door of the foyer. Packages from delivery services should be picked up promptly from the foyer of our buildings, as they are an attraction for thieves. They are also a hazard when they start to pile up. Please help your neighbors bring in any packages left in the foyer whenever possible and place them in the mail room. For larger deliveries, please see **(9) Elevators** and **(41) Moving**.

8. Dumpsters:

Our dumpsters are located behind 1862 on the west end of the property. We have two weekly pickups on Mondays and Thursdays by Lakeshore Recycling. State law forbids putting electronic items in the landfill, so please do not dispose of your retired electronics via our dumpsters. Lakeshore will not take furniture, even disassembled, construction debris, or any item that is too large to fit inside the dumpster. If you have a question about an item, please call the boiler room and ask.

Please breakdown cardboard boxes before placing them in the dumpster. Large items from your unit (including old carpeting and mattresses) will have to be disposed of elsewhere. Unit owners responsible for unacceptable material in a dumpster or in the alley will be fined a minimum of \$100 plus the cost of the disposal. See **(18) Recycling** for details.

9. Elevators:

The passenger elevator will stop working if the door is blocked open for more than a few minutes. The elevator will also stop operating if the door is pushed open more than 90 degrees, or the outside door is pulled before the inner door has opened inside. Please inform any guests, movers or repairmen of these limits. If the elevator is to be used for loading anything large, the engineer must be notified 24 hours ahead and will install padding inside the passenger elevator to avoid scratching the walls. Damages to the common areas (including elevators) of SGA will be the responsibility of the owner and other insured party. The service elevator should not be locked open other than for entering or exiting

with a bulky object.

10. Emergency Contacts:

At least one contact (close friend or family member) is required. Any contact change should be registered with your Building Coordinator when it happens. The Building Coordinator forwards it to the Trustees. Contact information is separate and not published in the Directory.

11. Entry into the Building:

Do not allow anyone you don't know to enter the building, as when you are entering and someone is standing in the entryway, or over the security phone line. When you enter or exit the building, be sure that the entrance door is latched behind you. Certain weather conditions (cold, humidity) can interfere with the automatic latching of our entry doors.

12. Exterior of the Units:

Window treatments should be a neutral, light solid color with drapes and liners white or off-white. Items not allowed in your windows or balconies include posters, decorations, even flags except on official holidays. See also **(16) Interior of Units**.

13. Fire Extinguisher:

Resident owners are required to have a CO2 fire extinguisher, fully charged, and handy in a central place, usually in the kitchen. Read the directions and know how to use it. Please follow safe practices in cooking, using candles, space heaters, and/or any other source of ignition.

14. Hazards:

Flammable items are not allowed to be stored in your unit, your locker or anywhere on SGA property. Open flame candles are only to be used in your unit with extreme care. Any device that uses alcohol, lamp oil, a product commonly known as sterno, or any liquid as an accelerant is prohibited anywhere on the premises. If an item contributing to an unhealthy or unsafe environment is identified in your apartment or locker, you will be notified that it must be safely removed.

Residents should minimize use of extension cords. All such cords must be of the appropriate type for their use, and must be regularly checked by residents for nicks or cracks. Do not place under area rugs or in traffic patterns.

15. Insurance:

It is our policy that all resident owners maintain adequate liability insurance (a minimum of \$100,000 is required) to cover any damage from your unit to your neighbors' units or the common areas, including the contents of other apartments. The policy should list SGA Trust and the Management (Heil & Heil) as additional insured on the policy. Buyers of a certificate must produce proof of this insurance upon request. If it is found to have lapsed, the unit owner will be fined a minimum of \$500.

16. Interior of the unit:

Your windows, screens, and sills are not to be painted or treated with chemicals. If you have damaged the screens or screen frames, you will be responsible for the repair.

Your kitchen window includes a ventilating fan. These have become inoperative in many units and currently cannot be repaired.

Should residents have problems with the seals on the windows, they should contact Heil, Heil, Smart and Golee. Residents are responsible for window glass and a full set of window screens must be maintained in working condition for each apartment. Each apartment has a door closer attached to the front and kitchen doors. These must be present and

able to close the door by themselves, by city code. If you are unsure about your door closers, check with one of our **(34) Engineers**.

17. Keys to your Unit:

You need to have a working copy of the keys to your unit on file with the **(34) Engineers**. In case of an emergency which requires entry to your unit, the engineers will locate your door key(s) which are kept in a locked cabinet in a locked room. These keys can also be used to let you in if you lock yourself out. During staff hours, this is a free service. After hours, you will have to call a trustee and will be charged a \$50 lockout fee.

If you have not provided a copy of your keys and there is an emergency, responders will force entry and the expense of replacing your door will be assigned to you. If you have not provided a copy of your keys for emergencies, you will also be subject to a fine of \$100.

18. Recycling:

Recycling containers are located in each building's basements. Please be considerate and wash out any smelly cans or bottles. Flatten cardboard boxes. Do not overfill and do not leave items outside the bins. City curbside recycling rules change occasionally so follow the rule "when in doubt, leave it out". You may also check online at the Solid Waste Agency of Northern Cook County (SWANCC) website: <https://swancc.org/>.

19. Renovations:

The City of Evanston requires certain renovations to have a city permit or permits before initiating them. If a city inspector discovers work that is missing a permit, the trust will be fined. As a result, the trustees require that all renovations be checked with them before beginning and receive trustee approval. Note that decorating does not require approval, but it is wise to check for any material change in the walls, floors, or ceiling.

Radiant heating systems have a tendency to 'float' when encased in concrete. The Trust cannot guarantee location in the floors and ceilings of the building. Drilling into floors or ceiling is strictly prohibited. ANY PIERCING OF A HEAT PIPE WILL BE RESIDENT'S FINANCIAL RESPONSIBILITY. Flooring: It should be noted that the black sub-tile in these units is inert asbestos tile. If left undisturbed without breaking or any attempt at removal, it will remain inert under any flooring installed. Please note that any hardwood (not recommended because of heat pipes), laminate or ceramic flooring in rooms other than kitchen, bath and foyer requires insulation to avoid disturbing your downstairs neighbor. Impact Insulation Class (IIC) and Sound Transmission Class (STC) are both required to be a minimum of 67. The higher the number the less chance of problems with your downstairs neighbor.

Prior to beginning any work, fill out a planning sheet called a "Renovation Request Form" and include a description of the added requirements, which could include insurance, permits, a drawing covering the changes, written description of the work, and a plan for disposal of refuse from the work. The details for certain renovations are quite extensive and should be read carefully before installing flooring, nailing or drilling into the floors, ceiling, or outside walls. The planning sheet and materials can be obtained from Heil, Heil, Smart & Golee or downloaded from the SGA website at <https://shermangardenevanston.com>. The trustees and management agent will provide feedback and assist the unit owner in meeting city and trust requirements. The Trust or Managing Agent cannot recommend contractors for renovations, but the Association is compiling a list of recommendations.

20. Sidewalks and Parking Lot:

During winter these areas will be shoveled and de-iced as soon as possible. Sometimes the conditions cannot be kept completely safe, so please walk carefully when conditions warrant. In the parking lot do not walk on the barrier between aisles as it easily becomes iced and can be dangerous.

21. Smithereen Pest Management Services:

We have a monthly service for pest management in any unit whose owner requests it. Please request this service through maintenance staff using a note in your mailroom's black box to be included on the list. Call to find out the next available date. In addition, if there is a suspected infestation coming from any unit, it will be entered and treated with advance warning to the owner.

22. Smoke Detectors and Carbon Monoxide Detectors:

These are required for your apartment by the City of Evanston. A combined detector is also available. They are battery operated and should be checked semi-annually.

23. Smoking, Cat, and Food Odors:

Odors can be a problem in multi-family buildings. Please do your best not to make your hallways stink. If you cook often, consider purchasing an air cleaner. If you are a cigarette smoker or smoke marijuana and your neighbor(s) have mentioned the hallways smelling, you are responsible to mitigate the issue by using an air cleaner or smoking in a room of your unit that is not directly adjacent to the hallways. It is easy to become accustomed to the smell of your cat, so be responsible and clean out any litter box daily and change the litter regularly.

24. Space Heaters and Other Heat Sources:

You can use a small space heater to raise the temperature to your comfort level. Be careful to maintain any heater away from furnishings, curtains, etc.

25. Storage Lockers.

Your unit has an assigned storage locker in the basement of your building. You also may be able to rent an additional storage locker if one is available. Check with the management office for availability. Contents of storage units are the owner's responsibility.

26. Visitors and Guests in your Unit:

As noted in the Lease, Lessees of the Sherman Gardens Apartments may use an apartment as a residence only for themselves and family, unless a non-family member (non-certificate holder) has officially been added to the lease after receiving approval of the Trustees.

Units are intended to be a residence, not a business or office. It is your home, and you can conduct personal business from it if it doesn't become a distraction for your neighbors. It is the owner's responsibility to orient a guest about the SGA rules and therefore any costs that result from a guests actions will be charged to the owner. It is a courtesy to notify your Building Coordinator about a guest coming for a few days. For a longer stay the trustees may require an interview and approval. In general, a guest arrangement will be carefully scrutinized if the guest is going to be in the unit while the owner is away. Various considerations will be involved, such as a guest being a family member, a guest becoming a permanent resident, a guest leaving then returning, etc.

Important Additional Information

27. Alarms and Emergencies:

The City of Evanston sounds an alarm for testing the first Tuesday morning of each month at 10:00 am. If the alarm sounds or you are informed of a tornado via the media, go immediately to a windowless room or hallway (even a bathroom) or the basement.

If the fire alarm sounds inside the building, then you have to leave the building. LEAVE YOUR FRONT AND BACK DOORS UNLOCKED. Make sure your door closes completely behind you. Leave using the stairs, not the elevator. If you are unable to use the stairs, please call 911 and notify them of your location. If a full evacuation is necessary, a firefighter will come to assist you from the building. The stairwells and hallways will be lighted by emergency lights. If there is an outage and one of those lights fails, please take note of its location and let maintenance know via note in the black box.

28. Announcements, Bulletin Boards, and the Association's Newsletter:

Each building has a bulletin board for trustee announcements and a second for local and Association news. If you want to post something and are not an officer or trustee, check with one to see if your news is acceptable. The SGA's Association Newsletter is a fine place for any and all news and announcements. The Association also maintains a website and a Facebook group. Reminders of meetings, etc. can be placed on doors and in elevators, but only with masking or painters' tape, as regular tape will damage the paint.

29. Association:

While the Trust has the responsibility of managing the SGA, it shares certain responsibilities with an Association of our resident owners. All certificate holders are members of the Association; there are no dues. However, everyone is encouraged to participate in its activities and meetings (see **(44) Participation**). The Association conducts the meetings for unit owners, organizes parties, and provides services through its committees

30. Building Coordinators:

The Association provides volunteers (one or two per building) to supply certain services to the unit owners. They compile and distribute the Directory, report problems, update the file annually on unit owner's emergency contacts, post notices, and in general promote the SGA community's welcoming atmosphere.

31. Bulk Trash

Bulk trash is anything that will not fit in a garbage cart or be separately wrapped in an ordinary trash bag. This includes furniture. Bulk trash is picked up twice a year in the Autumn and Spring; the dates and instructions will be announced in the SGA Newsletter. Other bulk trash discard will be charged a fee and picked up separately, and must be arranged for through the City of Evanston in advance. Electronics are not permitted: It is illegal in Illinois to dispose of electronics in the trash.

See the City of Evanston's website for details:

<https://www.cityofevanston.org/government/departments/public-works/services/waste-services>

32. Directory:

The Association publishes a Directory of our resident owners. It is a good idea to have and refer to the Directory to get to know your neighbors and how to contact them. Your Building Coordinator will contact you each year to gather information for the Directory.

33. Electrical Problems:

Circuit breakers are located in the hall by the service elevator on each floor. There is one box for 110 circuits and another for 220 circuits. If you have a problem with your electricity shutting off (breaker overload), notify the engineers for assistance. You may want to upgrade to a 220 line if you are having problems; overloading circuits is a fire hazard. Approval of the Trustees and proper permits must be obtained prior to upgrades to the electrical service.

34. Engineers:

SGA has two employees; they are our two engineers, Rafael Del Rio, Jr., and Oscar Huazano. Rafael and Oscar are employed by the Trust and managed by the **Management Agent Heil & Heil** to maintain the public areas, buildings, and equipment. See the **(40) Management** subsection for details.

35. Entering your Apartment:

Management respects your privacy and will not enter your apartment without your permission. However, your permission is implied to be given under certain circumstances, including emergencies or work which involves other apartments along with yours. For this purpose, you are required to have current keys for your apartment doors on file (See **(17) Keys to your Unit**). If there is an emergency and your door key is absent or out of date, you will be responsible to pay for the damage of breaking into your unit. See **(10) Emergency Contacts**. Also, see **(14) Hazards**. Non-emergency entering may be done for scheduled services, such as monthly treatment for insects by Smithereen. All entering (emergency or maintenance) is done under supervision.

36. Garbage and Trash Disposal:

Garbage should be placed, bagged or wrapped, in the trash can available on every floor of our buildings. It is removed every day from Monday to Saturday. The rules for wrapping and recycling garbage and trash are posted by the trash can on your floor or in the basement. If your garbage is too ample to fit in your floor's trash can, please take it to the dumpster behind the 1862 building. Note: Sharps (broken glass, metal) must be separately wrapped and labeled. Place properly wrapped sharps outside the trash can on your floor for separate pickup. See also **(8) Dumpsters** and **(18) Recycling**.

37. Heat and adjustment of the thermostat:

Our heating system works through the floors and ceilings. Your thermostat adjusts the heat in your ceiling, while the heat in your floor is adjusted by your downstairs neighbor. So, you need to talk with your upstairs and downstairs neighbors in order to achieve a satisfactory apartment temperature. Maintenance should be contacted if you suspect your thermostat is not working properly

38. Laundry room:

Washers and dryers are in the basements of each building. Scheduling varies by building, so find out from your Building Coordinator how your building works and work with your Building Coordinator and neighbors to solve any scheduling problems. Please be responsible in your use of the laundry. The machines are not for dyeing or using harsh chemicals that will affect the clothes of the next user. Clean out the lint holders in the dryers after you use them, and be sure your clothes are taken out of the machines by the end of your scheduled time.

39. Maintenance Staff/Emergency Contacting:

Residents may contact maintenance staff directly at 847-864-6887 or by leaving a note in the black mailbox located in the second-class mailroom. For non-emergency requests, such as problems with the thermostat, use the black box. Staff will prioritize requests as received or according to the nature of the problem. This work is a service provided by paid staff. No fees or gratuities are required or suggested. Residents are responsible for all internal electrical and plumbing issues such as clogged

drains.

For emergency requests call Heil, Heil, Smart & Golee at 847-866-7400 (press 2); if no answer or direct personal contact, call Maintenance Staff at 847-864-6887; if no answer or direct personal contact, call a Trustee.

Regular hours for maintenance staff are 7:00 a.m. to 3:30 p.m. daily. Leave messages on the boiler room answering machine at 847-864-6887. The machine is monitored regularly. For fire, suspected criminal activity or personal health emergency, residents should directly contact Police, Fire or EMS at 911.

40. Management Agent:

Our management is through Heil, Heil, Smart & Golee at 847 866 7400 (press 2). Our Building Manager, Gregg Rithmiller, can be reached at that number. He also is on the premises at his office on the first floor of 1856 on Friday afternoons or as otherwise announced.

41. Moving:

Anyone moving in or out of a building must pay a \$200 deposit to the SGA Managing Agent (Heil, Heil Smart and Golee). Resident will pay for all damages to buildings caused by the moving or removing or carrying of furniture or other articles. If there is no damage, the deposit will be refunded within thirty days of the move.

Deliveries and removals, including moving into an apartment OR moving out, must be made between the hours of 8:00 a.m. and 6:00 p.m. on weekdays or no earlier than 10:00 a.m. nor later than 6:00 p.m. on weekends. Elevators must be padded, see **(39) Maintenance Staff**.

To arrange with the City of Evanston for a designated street parking space for a moving van, follow the instructions given in the subsection **(43) Parking**. Advance notice must be given to obtain a permit. Also be informed about use of the elevators when moving large items.

42. Noise:

Construction/rehab/repair activity may only take place between 8:00 a.m. and 5:00 p.m. weekdays and 10:00 and 5:00 on weekends. Post the schedule for any intended internal work on mailroom bulletin board in your building. Laundry rooms should not be used early mornings or late evenings; please respect your first-floor neighbors.

Apartment living requires some adjustment on all our parts. Please be tolerant of a certain level of noise from neighbors if that is not a regular habit. If it becomes a habit, talking with your noisy neighbor is your first step. If you can't agree and this becomes a problem, your second step is to talk with your Building Coordinator. The trustees will have to deal with extreme situations.

43. Parking:

SGA is officially located in downtown Evanston. This designation highlights our central location, but makes street parking very difficult. For on street parking, it is wise to refer to the City of Evanston website for the City's regulations and take care to read "street cleaning regulations" and "snow parking regulations." They can be found at: <https://www.cityofevanston.org/parking/>

It is occasionally convenient to park in the street. It is advisable to apply for a City of Evanston parking sticker which allows parking unlimited by the 2-hour time limit on local streets. Check the rules carefully before parking overnight on the street. You may also purchase temporary parking permits for your guests to have on hand when needed. Loading Zones are located on Emerson, University Place and Sherman. Loading means short term loading or unloading (maximum of 20 minutes). Hazard

lights must be on during use of loading zones according to city codes

SGA owns and operates a parking lot down the alley on the north side of the complex. Resident owners may rent a parking space from the Trust for parking in the Sherman Gardens parking lot. Waiting lists determine priority for open and covered stalls. To rent a space, contact the SGA parking volunteer, currently Phil Osborne. For visitor parking, contact Phil to arrange for parking for your visitor in the lot. Name of owner, make, model and license number of the vehicle must be submitted along with the time period requested. Here are the rules for your use of the parking lot:

- Parking is for vehicles.
- The vehicle needs to be operable. If a parked vehicle is temporarily inoperable, plans need to be made for its reasonably prompt repair.
- Parking spaces are 9' wide and 22' long, with 9' of overhead clearance to the lowest point of the structure. Parked vehicles need to fit into this space without detriment to adjacent parked cars and without impeding the flow of traffic.
- Bicycles, motor scooters, and motorcycles owned by the renter of the space may be parked in front of a car provided they are properly identified and fit into the parking space without detriment to adjacent parked cars and without impeding the flow of traffic.
- By special arrangement and approval, other types and sizes of vehicles may be temporarily parked in the uncovered spaces. Fees will apply.

44. Participation:

You will find it helpful to attend Association meetings which include reports from the trustees concerning our fiscal and property affairs. The Association also has committees which invite your participation. Your residency in SGA will be made more pleasant by participating in our social activities.

45. SGA Cats:

The Trust and Association share responsibility for our two feral cats (Stinky and Sweetie). The cats are fed twice a day by volunteers. They have a home with heated sleeping pads behind 1856 for the winter months. Their job is to discourage rodents.

46. Who to Contact:

When there is a problem other than an emergency (fire, flood, gas leak, or health emergency) there are several options for making a report. They include your Building Coordinator, the engineers, the Management Agent, and the trustees.

Legal Matters

The operation of our buildings is managed under a trust system, with elected trustees who have the duty to be fiscally responsible and maintain the buildings in safe, operating condition. The SGA Trust is a legal entity operating under laws for cooperative associations. It is advisable to read and become familiar with this type of legal system, because you have invested in it.

47. Assessments and Finances:

At the beginning of the SGA financial year (May 1) the first of 12 equal monthly assessments is due. By March 1 the resident owners, legally "certificate holders", will be notified of the following year's assessment amount. The decision on the amount is made by five elected trustees who have assumed the responsibility for the operation of the complex. In practice, SGA trustees decide after consultation with an auditor and the managing agent. Also in practice, special assessments are potentially possible. Instead, the maintenance is planned over years through engineering study, saving in reserves, and with assessments kept at a level to pay for major projects. Discussion of these decisions are done regularly at Association meetings.

48. Assessment payments:

Make assessment checks payable to Sherman Garden Apartments Trust (SGAT). They may be hand delivered through the mail slot in the Trust Office in the entryway of the 1856 building, or mailed c/o Heil, Heil, Smart & Golee, our management company. Coupon books are provided annually. You can pay by electronic transfer of funds or to have the assessments deducted automatically from your checking or saving account. Contact the **(40) Management Agent** for details.

Reminder: assessments not received by the 15th of any month will be charged an interest penalty. Also, an administrative fee will be charged for any check returned for insufficient funds. Please keep your account current.

Arrears. If a unit owner falls behind in paying the unit's monthly assessments a letter will be sent after 10 days asking the owner to contact the trustees to make arrangements for correction. The owner will be sent a legal notice when the arrears extend to the following month. The attorney's charge for this notice will be at the owner's expense. If there is no satisfactory resolution of this issue, the trustees will move to the eviction of the unit owner. The legal cost of the eviction, in court, will also be borne by the unit owner.

49. Buying, Selling, Transfers, Wills, and Other Legal Changes:

Our cooperative is regulated under complex laws that differ from condos and apartments. Consult with your realtor, attorney, or **(40) Management Agent** Heil, Heil, Smart & Golee for details on any major changes in your unit's ownership or legal status. If you are working with a realtor, be sure he/she is aware of the cooperative apartment laws and the laws and regulations of our units. Prior to selling your unit, please notify Trustees so that a pre-sale inspection can be performed to insure compliance with rules and building continuity.

50. Certificates:

When you purchase your unit, your ownership is legally in the form of a Certificate of Beneficial Interest (CBI), one for each unit in our buildings. It comes with the right to occupy a specific unit under a Lease. The name(s) on the certificate are legal designations of property ownership. When there is a question of making a change to the ownership of a certificate, changes must be approved by the trustees. Replacement of a lost certificate is a matter for the **(40) Management Agent**. See the **(54) Lease** for details.

51. Election of Trustees:

Trustees are elected, with one vote per certificate. Elections are held annually in April, with vote counting and new terms beginning on May 1, and details on voting will be provided to all resident-owners in a timely manner.

52. Equity & Fiscal Responsibility to the Trust:

The trustees are responsible for maintaining the financial security of the Trust. Heil, Heil, Smart & Golee must be notified if the Owner borrows against the equity of the unit. Failure to so notify will result in eviction and foreclosure will be sought in court, and the legal fees will be charged to the owner.

53. Fees and Fines:

The trustees have the authority to assess fees and fines at their discretion. In practice the trustees have preferred to give a warning first, when practical. However, if you are warned and do not respond to correct a problem, you are subject to a fine.

54. Lease:

The Lease, signed by the buyer and the Managing Agent for the Trust, is a legal contract that cannot be changed unilaterally by either party. It is the basis for the rights of the resident owner and also of the Trust. You should read the Lease and be familiar with its contents. See also **(56) Trust Agreement**.

55. Rules and Regulations:

The **Rules and Regulations** are a supplement to the **(54) Lease**. If there is any difference between the two the **Lease** takes precedence. The Trustees have revised the **Rules and Regulations** periodically as experience and a changing environment warrant. However, if there is any change that materially affects the value of the certificate, it must be approved by a vote of the resident owners. Kindly read this material and keep it handy as a reference to questions that may arise. Also see **(54) Lease** and **(56) Trust Agreement** and this **Rules and Regulations** subsection on **Legal Matters**.

56. Trust Agreement:

The governing of the SGA trust is set up under the Trust Agreement, which has been modified through amendments. It is one of the foundations for the operations of our cooperative, along with the **(54) Lease** and **Rules & Regulations**. The Association's Bylaws also can be considered a foundation to the extent that the Association is involved in the election of trustees. These documents can be found on the SGA website <https://shermangardenevanston.com/>.

57. Who Pays for What:

All common operating costs are covered by our monthly assessments, including utilities, upkeep of the buildings and grounds, property taxes, and common services such as trash removal and monthly extermination services in units, if desired. Your responsibility is for maintaining whatever is in your unit and not part of the common areas, and having insurance to cover anything that could extend from your unit to harm your neighbors, such as having a fire or flood. See these **Rules and Regulations** for any question regarding your specific responsibility. In general, the structure of the building including the ceiling, walls, and floor of your unit are the responsibility of the Trust, while everything inside is your responsibility. Exceptions include electrical and plumbing connections from your equipment to the lines within the walls. In case of any questions, contact the **(40) Management agent** or the trustees.

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