

EXHIBIT "A"

Rules and Regulations

RIVERVIEW CONDOMINIUMS, the ("CONDOMINIUM") in Easthampton, Massachusetts, has been created with the objective of providing congenial, enjoyable and dignified residential living. In order to accomplish this objective, CTW ENTERPRISES, INC., (the "TRUSTEE" of the RIVERVIEW CONDOMINIUMS TRUST) responsible for the administration, operation and maintenance of the CONDOMINIUM pursuant to the By-Laws of the Condominium Association, has adopted the RULES AND REGULATIONS set forth below.

In order for the Unit Owners to better understand the RULES AND REGULATIONS, the defined terms used in the MASTER DEED of the CONDOMINIUM and the CONDOMINIUM TRUST are used herein with the same meanings as used in said documents, except that, whenever these rules and regulations impose a duty or obligation upon a Unit Owner or a rule which a Unit Owner is to observe, obey and comply with, the term "Unit Owner" as defined in the MASTER DEED, and in addition, when the concept permits, shall include all family members, guests and invitees thereof, and any occupants of Units in the CONDOMINIUM.

The RULES AND REGULATIONS may not please everyone, as it is impossible to satisfy each and every individual. The TRUSTEE, however, feels that the RULES AND REGULATIONS will not only satisfy the great majority of the occupants of the CONDOMINIUM, but will enhance the experience of all persons living in the CONDOMINIUM.

- (1) No Obstruction of Common Areas. Unit Owners shall not cause, nor shall they suffer obstruction of, common areas and facilities except for storage in any assigned storage bins or except as the TRUSTEE(s) may in specific instances expressly permit.
- (2) Effect on Insurance. No Unit Owner shall use his Unit in such fashion as to result in the cancellation of insurance maintained by the TRUSTEE(s) on the CONDOMINIUM or in any increase in the cost of such insurance, except that uses resulting in the increase in premiums may be made by specific arrangement with the TRUSTEE(s), providing for the payment of such increased insurance costs by the Unit Owner concerned.
- (3) Nameplates. Unit Owners may not place their names in any places outside their Unit unless allowed by the TRUSTEE(s). Unit Owners may be allowed to place holiday decorations on doors that are exclusive to their particular Unit.
- (4) Radios, Phonographs, Musical Instruments. The volume of television sets, radios, phonographs, musical instruments and the like shall be turned down between 10:00 P.M. and 7:00 A.M. the next morning and shall, at all times, be kept at a sound level which will not disturb or annoy the occupants of neighboring Units.
- (5) Laundry. No Unit Owner shall hang laundry, clothes, sheets, rugs, drapes or the like out of a Unit or from a balcony.

- (6) Signs. Unit Owners may not display “For Sale” or “For Rent” signs in windows of their Unit, nor may the Owners of Units place window displays or advertising in windows of such Units.
- (7) Abuse of Mechanical System. The TRUSTEE(s) may charge to a Unit Owner any damage to the mechanical, electrical or other building service system of the CONDOMINIUM caused by such Unit Owner by misuse of those systems.
- (8) No Offensive Activity. No noxious or offensive activity shall be carried on in any Unit, or in the common areas and facilities, nor shall anything be done therein, either willfully or negligently, which may be or become an annoyance or nuisance to the other Unit Owners or occupants. No Unit Owner 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.
- (9) Pets. Dogs and cats, no greater than three (3) in number in the aggregate, made up of the combinations of 3 dogs or 3 cats or 2 dog and 1 cat (vice-versa), may be kept in the Units unless prohibited by the TRUSTEE(s) as hereinafter described. Weight limit on pets shall be no more than Sixty (60) Pounds. Such pets are not to be kept or maintained for commercial purposes or for breeding. No pets shall be allowed in the Condominium that would result in an increase of liability insurance premiums or result in the cancellation of the insurance policy of the Condominium. The owner of a pet assumes full liability for all damage to all persons or property, and to the CONDOMINIUM TRUST, caused by such pet. In no event shall dogs be permitted in any part of the COMMON AREA unless under leash. Leashes may not exceed a length which will permit close control of the pet. Unit Owners shall be solely responsible for immediately cleaning up any dog refuse within the COMMON AREA. All dogs must be licensed by the proper authorities, and the owner is responsible for getting pet dogs properly and fully inoculated. The Unit Owner shall indemnify the CONDOMINIUM TRUST and hold it harmless against any loss or liabilities of any kind or character whatsoever arising from or growing out of having any pet animal in a Unit or other portions of the CONDOMINIUM. Upon written complaint of any Unit Owner to the TRUSTEE(s) that a pet kept in any Unit or within the CONDOMINIUM is a nuisance, the TRUSTEE(s) may prohibit the presence of said pet within the CONDOMINIUM. No such action of the TRUSTEE(s) shall be taken without a meeting, at least three days’ written notice thereof to the Unit Owner responsible for said pet, and the opportunity at the TRUSTEE’s meeting for the Unit Owner responsible for the pet to be heard. Notwithstanding the above, any service animal with proper documentation shall be allowed.
- (10) Storage. There shall be no parking of baby carriages or playpens, bicycles, wagons, toys, vehicles, benches or chairs on any part of the Common Elements. All of the furnishings, items of personal property, effects and other items of Unit Owner of persons claiming by, through or under said Owner may be kept and stored at the sole risk and hazard of said Owner, and if the whole or any part thereof shall be destroyed or damaged by fire, water

or otherwise, or by the leaking or bursting of water pipes, steam pipes or other pipes, by theft or from other cause, no part of said loss or damage in excess of the amounts, if any, covered by its insurance policies, is to be charged to or be borne by the CONDOMINIUM TRUST, except that the CONDOMINIUM TRUST shall in no event be exonerated or held harmless from liability caused by its negligence.

- (11) Repair and Condition. Each Unit Owner shall keep his Unit and the balcony appurtenant thereto, if applicable, in a good state of preservation and cleanliness, and shall not sweep or throw or permit to be swept or thrown there from, or from the doors or windows thereof, any dirt or other substance.
- (12) Hot Water Tanks. Hot water tanks servicing the Units must be replaced no less than once every twelve (12) years, at the sole cost of the Unit Owner to which the tank provides hot water. Unit Owners must keep all paperwork associated with the installation of their hot water tanks, clearly identifying their installation date, and must provide such information to any subsequent owner of that Unit.
- (13) Equipment Compliance. All radio, television or other electrical equipment of any kind or nature installed by Unit Owners or used in each Unit shall fully comply with all rules, regulations, requirements or recommendations of the Board of Fire Underwriters, or similar board, and the public authorities having jurisdiction, and the Unit Owner along shall be liable for any damage or injury caused by any radio, television or other electrical equipment in such Unit.
- (14) Flammable Materials, etc. No Unit Owner or any of his agents, servants, employees, licensees or visitors shall, at any time, bring into or keep in his Unit or any portion of the Common Elements or the Buildings any gasoline, kerosene or other flammable, combustible or explosive fluid, material, chemical or substance, except such lighting, cleaning and other fluids, materials, chemicals and substances as are customarily incidental to residential use.
- (15) Real Estate Taxes. For so long as the CONDOMINIUM is assessed as a single property rather than as separate CONDOMINIUM Units, Unit Owners will be billed by the TRUSTEE(s) for their respective portions thereof (each CONDOMINIUM Unit's common area percentage, including the common area percentage applicable to additional parking rights acquired, of the total tax bill) during each July, October, January and April, which bill shall enclose a copy of the tax bill issued by the City of Easthampton. Each Unit Owner will forward payment of his percentage interest in the total tax bill to the TRUSTEE(s) by check made payable to the City of Easthampton no later than (10) days prior to the date on which payment may be made without incurring a penalty or interest thereon. Late payments by a Unit Owner must be made payable as directed by the TRUSTEE(s), and will include interest and penalties as charged by the City of Easthampton for late payment, together with costs of collection therefore incurred by the TRUSTEE(s), including reasonable attorney's fees. If taxes are collected by holders of mortgages on CONDOMINIUM Units, each Unit shall be responsible for causing the mortgage holders to forward payment as above required.

- (16) There are 8 common water meters, each unit is equipped with its own submeter. Unit owner shall give access to the meters for readings and maintenance. A base amount of water shall be included in the monthly condo fee, which shall be established by the average usage of 1 bedroom, two bedroom or like kind units. Any overage of the base amount shall be billed to the unit owner by the association.
- (17) Units that have sprinkler riser systems in the basement of the unit shall give access to the association for annual testing and servicing.
- (18) Unit Owners, guests, or invitees shall not park behind other Unit Owners' parking spaces, or park in a manner to prevent uninhibited access to a Unit Owner's parking space.
- (19) The RIVERVIEW CONDOMINIUMS shall be a smoke-free property. There shall be no smoking of any substance within a Unit, Common Area, Exclusive Use Area, or Condominium property. "Smoking" means inhaling, exhaling, burning, or carrying any lighted or heated cigar, cigarette, or pipe, or any other lighted or heated tobacco, nicotine, or plant product intended for inhalation, including hookah and marijuana, whether natural or synthetic. However, "Smoking" does not include the use of an electronic smoking device, which shall be permitted.
- (20) The use of any kind of fire pit is strictly prohibited anywhere on the CONDOMINIUM Property.
- (21) All grills, griddles, smokers, and the like are to be kept no closer than five feet from the building or per direction of the fire marshal, and the unit owner shall be responsible for any and all damages.
- (22) Leasing Restrictions. No Unit or portion thereof shall be leased, licensed or rented for any period without prior written consent of the Trustee.
Absolutely no short-term rentals, including but not limited to AirBnB will be allowed.
- (23) A late fee of 10% of the monthly common expenses shall be assessed by the Trustees to a Unit Owner if payment is not received by the 10th day of the month.
- (24) Violation of these Rules and Regulations shall be enforced as are other use restrictions for the property.
- (25) Notwithstanding anything to the contrary herein, so long as **CTW ENTERPRISES, INC.** owns any unit or Parking Space easement in the Condominium, **CTW ENTERPRISES, INC.** shall have the right, at any time and from time to time, to amend these Rules and Regulations without the consent of any other unit owners or any of the Trustees of the TRUST, to meet the requirements of any governmental or quasi-governmental body or agency, or the requirements of any insurance company or insurance underwriting office or

organization, or the requirements of Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Massachusetts Housing Finance Agency, the secondary mortgage market, or any lender, or to correct typographical or clerical errors, or to cure any ambiguity, inconsistency or formal defect or omission, or for any other reason.