

THE CROSBY

AT RANCHO SANTA FE

Rules & Regulations

and

Safety Guidelines

April 2008

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These Rules & Regulations and Safety Guidelines are intended to provide a quick reference to enhance the safety of the Residents of The Crosby. No rules or guidelines, however, can provide absolute security. Residents should always be aware and use common sense when it comes to safety and security.

These Rules & Regulations and Safety Guidelines supplement, and do not supersede, the CC&Rs and all other rules, guidelines, policies and procedures established from time to time by The Crosby Homeowners Association or its Board of Directors. They are in addition to any applicable federal, state and local laws and regulations.

The Board of Directors shall have the authority to make additional rules, policies and procedures from time to time to implement these Rules & Regulations and Safety Guidelines.

The term "Resident," as used in these Rules & Regulations and Safety Guidelines, refers to (a) an owner of a home in The Crosby that permanently resides in The Crosby, and (b) an owner of a Lot in The Crosby that is in the process of constructing a home in which he or she has reasonably demonstrated the good faith intent to occupy as a permanent residence.

1. The Crosby Contact Information

a. Gate Attendant

Contact Information for The Crosby gate attendant is published from time to time by the Board of Directors. The following information is current as of the date hereof:

1. North Gatehouse: (858) 759-3755
2. North Gatehouse Fax: (858) 759-1596
3. Email: dirnorthgate@gmiweb.com.com

b. Property Manager

Contact Information for The Crosby property manager is published from time to time by the Board of Directors. The following information is current as of the date hereof:
Property Manager: Keystone Pacific Property Management

1. Mailing Address: P.O. Box 5000, PMB 534, Rancho Santa Fe, CA 92067
2. Telephone: (858) 381-5615
3. Email: cmoulton@keystonepacific.com
4. Fax: (951) 491-6864

2. Access to The Crosby

a. Access by Residents

Each Resident's car should display The Crosby access decals on the windshield.

Each Resident should have a transponder affixed to their vehicle.

When the Gate Attendant is present at the north or south gatehouse, Residents should approach the gate slowly using the right lane. Residents should allow the Gate Attendant to verify that you are a Resident. The transponder should activate the gate to open and the decal will be visible on the windshield for resident verification.

When the Gate Attendant is not present at the gatehouse, pull forward to the gate as the transponder will activate the gate to open. If you don't have a transponder or it has failed, exit your vehicle and, using the keypad at the call box located at the gatehouse, enter the vehicle entry code into the keypad at the gatehouse. The vehicle entry code is published from time to time by the Board of Directors, and also may be obtained by contacting the gatehouse.

Residents who are not in a vehicle also may enter The Crosby through the pedestrian gate by entering the pedestrian entry code into the keypad at the pedestrian gate. The pedestrian entry code is published from time to time by the Board of Directors, and also may be obtained by contacting the gatehouse.

b. Access by Nonresidents

Nonresidents must obtain a Visitor Pass from the Gate Attendant and display it at all times on the driver's side dash. (See Exhibit A)

When the Gate Attendant is present at the gatehouse, nonresidents must approach the gatehouse slowly using the left lane only and stop at the stop sign. If the nonresident already has a valid Visitor Pass, the Gate Attendant will verify that the Visitor Pass is valid, open the gate and allow the nonresident to enter. If the nonresident does not already have a valid Visitor Pass, the Gate Attendant either (a) will check the Permanent Access List, the Authorized Contractor List and the Daily Visitor List to determine if the nonresident is authorized to enter, or (b) will call the Resident being visited and verify that the nonresident is authorized to enter. If the visitor is authorized to enter, the Gate Attendant will issue the nonresident the appropriate Visitor Pass and allow the nonresident to enter. If the Gate Attendant is unable to verify that the nonresident is authorized to enter, the nonresident will not be permitted to enter.

When the Gate Attendant is not present at the gatehouse, nonresidents must approach the gatehouse slowly using the left lane only and stop at the stop sign. Using the keypad at the call box located at the gatehouse, the nonresident must call the Resident being visited. When the Resident answers the telephone at their house, the Resident may authorize the nonresident to enter by entering the appropriate code on the Resident's touchtone telephone. This immediately will open the entry gate and disconnects the phone call. If the Resident does not know the entry code, or if the Resident is not at home, the nonresident will not be permitted to enter.

3. On-line Access Control

Your community uses dwellingLive, a sophisticated and technologically sound secured gate entry system. This system offers dwellingLive.com, which provides you, the Resident the ability to control and manage your household and lifestyle needs online. You can update your guest access list, permanent access list, and make changes to your Resident information. Your Property Manager will need to initially set you up in the system. Once you have been registered, you will be able to access the system 24/7. The process is as simple as 1-2-3!

- a. Access the Internet and log-on to www.dwellingLive.com. Choose your community from the drop down box.
- b. Enter your Username and Password
(When a Resident does not have a password to begin with they can enter their address, i.e. 35000 Beach Rd., in the password box and press proceed to create a new password.)
- c. You can make changes to your permanent or temporary guest lists, update your personal resident information and set parental codes if required.

4. Resident Access Decals

- a. Each Resident is entitled to one Access Decal per vehicle owned or leased by the Resident or an immediate family member that also is a permanent resident of The Crosby. As a

condition of receiving such vehicle Access Decals, the Resident must complete and sign the required Access Decal Request Form. (See Exhibit A)

The Access Decal form shall be submitted to the Property Manager and will be issued directly by the guards at the north gatehouse who will affix the decal to your vehicle(s.)

b. Transponders

Each residence must submit a completed Homeowner Gate Access Information Form (HGAI) provided by The Crosby HOA Property Manager, with vehicle information completed, along with proof of address, preferably by a copy of the escrow closing statement, and a copy of vehicle registration.

The Crosby Property Manager will confirm that escrow has closed and the completed HGAI form and copy of vehicle registration will be sent to the North Gate.

All transponders will be programmed and distributed by the North Gate attendants.

Each residence will be provided with two (2) transponders at no cost which will operate the North & Center Gates and the South Gate at Camino Del Sur.

Additional transponders will be available to homeowners and residents only with valid proof of vehicle registration for \$20.00 each. Payment must be submitted with each request for an additional transponder. A maximum of 5 transponders will be issued per residence. Transponders are not to be issued to and/or used by service providers, guests, contractors, or any nonresident. Violating this rule will subject the Resident to deactivation of their transponder(s) and fines.

With some makes and models of vehicles, a headlamp transponder may be required, in lieu of the window-mounted transponders. This specific type of transponder will be available at a cost of \$20.00 each and may require adjustment from time to time.

When a home is re-sold, The Crosby Property Manager will notify the North Gate and the transponders will be deactivated. The new owner must follow the process listed above.

5. Complaints and Concerns

a. About Residents or Non-Residents

If a Resident has an urgent safety concern regarding any Resident or nonresident, the Resident should immediately contact the Gate Attendant. If the Gate Attendant is unable to address the concern, the Gate Attendant will contact The Crosby Property Manager or the local emergency authority.

If a Resident has a safety concern regarding any Resident or nonresident that is not urgent, the Resident should contact The Crosby Property Manager.

b. About Gate Attendants

If a Resident has a concern about a Gate Attendant, the Resident should contact The Crosby Property Manager.

c. About Safety Rules or Guidelines

If a Resident has a concern about a safety rule or guideline, the Resident should contact The Crosby Property Manager.

6. Construction

a. Hours

Construction is permitted at The Crosby only during the following hours:

Weekdays: 7:00 a.m. to 6:00 p.m.
Saturdays: 8:00 a.m. to 5:00 p.m.
Sundays: No work allowed
Holidays: No work allowed

No construction is allowed on the following holidays: New Years' Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day.

Contractors leaving the community after 6:00 p.m. are subject to a citation with intent to fine in which the respective Resident will be responsible for. There is an exception if a concrete pour is underway, the concrete crew will be allowed to complete the pour, or to continue the pour until reaching a natural point at which to stop work.

b. Supervision

A supervisor must be onsite at all times while construction activity is taking place on a Lot. Each Resident is responsible for complying with, and notifying its general building contractor of, this requirement.

7. Emergency Contact Information

Police/Fire/Ambulance:	911
Animal Control:	(760) 746-7307
Gas and Electric:	(800) 611-7343
Non-emergency Police:	(858) 538-8000
Poison Control:	(800) 874-4766
Water:	(619) 527-7455

8. For Sale or For Rent Signs

For Sale and For Rent Signs must conform with the size, color, style, format and other requirements established from time to time by The Crosby Board of Directors to avoid a commercial appearance and otherwise to preserve the private residential character of The Crosby. The For Sale or For Rent sign shall be removed within 48 hours of the close of escrow.

9. Garbage and Recycling Collection

Garbage and recycling collection services are not provided by the City of San Diego. The Crosby Homeowners Association has exclusively contracted with Waste Management to provide garbage and recycling collection services in The Crosby. Each Resident must contact Waste Management directly to establish an account for your address. Waste Management may be contacted at (714)558-7761. Waste Management will not collect garbage or recycling from your address unless you have established an account.

Regular garbage and recycling pick up is on Thursday mornings.

Residents must place their garbage and recycling at the curbside not earlier than Wednesday evening and bring in their garbage and recycling containers not later than Thursday night. At all other times, Residents must keep their garbage and recycling containers in a location where they cannot be seen from the street.

10. Landscape Maintenance

Landscape maintenance workers are permitted to work at The Crosby during the following hours:

Weekdays: 7:00 a.m. to 5:30 p.m.

Saturdays: 8:00 a.m. to 5:30 p.m.

Sundays: Not allowed

Holidays: Not allowed

Landscapers leaving the community after 5:30 p.m. are subject to a citation in which the respective Resident will be responsible for.

11. Mail

Mail is delivered to the on-site Post Office Boxes that are assigned to each Lot. Those owners who wish to have their mail delivered elsewhere can make a special request to the Property Manager. If you wish to use the on-site P.O. Box to receive mail, you'll need to complete PS Form 1853 (obtained by Property Manager), provide a copy of two (2) valid forms of ID, and a copy of your grant deed and forward to the Property Manager. The application will be forwarded to the Rancho Santa Fe Post Office and you will then be assigned a PMB and issued a mailbox key. The mailroom is open daily from 5:30a.m. to 9:00 p.m.

All mail is received from the Post Office including certified mail and registered mail. If you receive a parcel, it will be placed in a parcel box in the mailroom and a marked key will be placed in your mailbox. If an oversized box is received, a notice will be placed in your mailbox informing you to "pick up" from the north (main) guardhouse.

It is crucial that incoming mail be addressed properly with P.O. Box 5000 listed first. For example:

Name

P.O. Box 5000, PMB#

Rancho Santa Fe, CA 92067

Mail forwarding can be requested via the Property Manager. The charge is \$40.00 plus postage per month.

12. Motor Vehicles

Only properly licensed motor vehicles (including automobiles, motorcycles, golf carts or off road vehicles) are permitted to be operated in The Crosby.

Only licensed drivers are permitted to operate motor vehicles in The Crosby.

13. Noise and Nuisances

Each Resident should not, and should not allow its visitors to cause loud noise or any other nuisance that interferes with the quiet enjoyment by the other Residents of the community or that poses an actual or potential threat to the safety of the community.

14. Parking and Streets

Parking is prohibited by a Resident (including family members who reside in The Crosby) on any street at any time other than on Bing Crosby Boulevard, and only in locations as shown on the map in (Exhibit B). No vehicle may be parked on any street, including Bing Crosby Boulevard for more than twenty four (24) consecutive hours.

No Owner and no guest, tenant, agent, licensee or employee of an Owner shall park, leave or abandon any vehicle within the Property in such a manner as to impede or prevent ready ingress, egress and/or passage over any street or bridge within the Property.

No motor vehicle shall be repaired or serviced within the Property except for emergency repairs, to the extent necessary for the movement thereof to a proper repair facility.

Each Resident shall be responsible for the acts of his/her guests, tenants, agents, licensees, vendors, and employees. Violation of any Parking Rules and Regulations may subject the Resident to towing expenses, fines and/or other disciplinary action pursuant to the Fine Policy.

15. Parties/Events

The homeowner (eighteen years or older) of any home must present the gate attendant with the following information at least 48 hours in advance any social event being held in his/her home.

a. Date and Time of Event

b. Detailed list of attendees. Anyone not on the list will not be allowed access into the community without the attendants calling the home and getting verbal approval from an adult at the home. If homeowner cannot be contacted, guest will be turned away.

Parking and/or Valet Plan of the event (if the street cannot accommodate the parking) the Valet Plan shall include a map and a contract for the valet service, including all required licenses and proof of insurance.

For parties with 100 or more guests, valet parking, at the expense of the Resident host, is required.

Residents must submit a written request at least 7 days in advance of any party with more than 100 guests to arrange for an additional guard to assist with related traffic. The Resident host will be responsible for the related cost. The current rate for an additional Gate Attendant is \$25/hour (for a minimum of 4 hours).

Parties/events with 100 or more guests shall also provide a copy of friendly neighbor notification letter to be signed by all neighbors to be affected by the parking and possible noise nuisance. A template letter is available from the Property Manager.

The gatehouse must then forward the above information to the Management Company. The Board will be requested to approve the social event. The Management Company will write to the homeowner informing them of the approval/denial and remind them of the rules of the community, quiet hours, etc.

Residents should inform their guests in advance that the speed limit in The Crosby is 25 mph and that parking is permitted only on Bing Crosby Blvd, and only in designated locations listed on the Parking Map (Exhibit B.)

16. Pets

Residents and nonresidents are required to keep their pets on a leash at all times, other than when inside a house or inside a fenced yard or similar enclosure.

Residents and nonresidents are required to pick up after their pets on all common areas and on the property of others.

17. Real Estate Procedures

All real estate procedures must be followed by all parties including homeowners, realtors, merchant builders, and custom builders.

All listing agents, or owners of houses for sale, must notify North Gate House when their residence is for sale, and a Real Estate Access Authorization form must be signed by both the listing agent and the owner and provided to the North Gate House.

All individuals seeking to view a home for sale must be accompanied by a real estate agent, unless the home is having an Open House on the weekend. See procedure below.

When showing a house, the agent must identify the lot number and/or address of the house for sale. Additionally, the agent must leave his/her business card with gate attendants for identification while in the community and show their driver's license.

No real estate visitors are allowed prior to 10:00 a.m. or after 6:00 p.m. unless special arrangements have been made.

a. Caravans

Broker caravan days will be twice a month: Every 2nd Wed for Tour 702 Rancho Santa Fe/Del Mar 1:00 p.m. to 4:00 p.m. (This day will change to Tuesdays between mid-July and mid-September because of the Del Mar Races.)

Every 4th Tuesday for Tour 127 Rancho Bernardo 9-12 am.

Caravan maps showing the location within The Crosby of each home on caravan will be given to both gates by 8:30 am the day of caravan and are to be handed out to visiting realtors. All agents having a home on caravan will put their listing on the tour hotsheet by FRIDAY NOON prior to caravan. Realtors will not need to call or email anyone, just have their listing on tour in the MLS.

To allow entry of Agents during caravans, gate attendants will take Agents' cards and driver's license as a means of identification. If realtor does not supply a proper identification, entry will not be permitted.

b. Open House Procedures

All weekend open houses must be emailed by Friday to The Crosby Info Center. Please email Barbara Leventhal bleventhalra.thecrosby.com (858) 759-7220 indicating the house address, price, date, time, agent name and phone number who is holding the open house.

No open houses will be allowed if they are not on the Weekend Open House Map and have not been emailed in by Friday noon.

Weekend Open House maps will be prepared and given to both gates by Saturday 10:00 a.m.

No directional, temporary, open house realtor or builder signs are allowed at any time within or outside the main gate of The Crosby. Only the standard Crosby Open House. Any signs or additional flags will be removed and disposed of.

The standard Crosby Open House sign will match the listing signage but be smaller in size. Realtors will be responsible for ordering these from Champion Signs (858) 751-2900 where they have specifications on file.

There will be two (2) realtor flags allowed at the open house location. Flags should be The Crosby Custom Flag which will be the responsibility of the agent to order through Champion Signs (858) 751-2900 where they have specifications on file. There will be no open houses signs allowed at the property. Any open house signs at the property will be removed and disposed of.

Balloons, live signs, flags are not allowed at any of the gates going into The Crosby or within The Crosby.

Hours for Open Houses shall be between Saturday and Sunday 1-4 pm only.

Property owner, or owner's representative, must be on property and remain on property during open house. If property owner or representative is not on property, all Open House visitors will be turned away until property owner or representative returns.

18. Skateboards

No one may ride a skateboard or use roller skates of any type within the common areas of the community as they create a nuisance and could potentially damage property.

19. Speed Limit

The speed limit in The Crosby is 25 mph at all times and on all roads. Speed is radar enforced and citations are subject to fines.

20. Violations

a. Tickets

Gate Attendants and speed enforcement officers are authorized to issue a ticket to any Resident or nonresident who violates the CC&Rs or the rules & guidelines established by The Crosby Homeowners Association.

b. Fines

The Board of Directors is authorized to issue fines for tickets issued and for other violations of the CC&Rs or the rules & guidelines established by The Crosby Homeowners Association,

following a hearing before the Board. The schedule of fines is published from time to time by the Board of Directors.

Fines will be added to the Resident's monthly assessment statement. Fines shall be paid within 30 days.

c. Responsibility for Visitor Fines

If a ticket is issued to the visitor of a Resident (whether the visitor is a construction worker, service provider or personal visitor), the Gate Attendant will use reasonable efforts to notify the Resident within 24-48 hours that a ticket has been issued.

The Resident is ultimately responsible for payment of any fines for tickets issued to its visitors and for other violations by its visitors of the CC&Rs or the Rules & Regulations and Safety Guidelines established by The Crosby Estate Homeowners Association. It is up to the Resident to determine whether to collect the fine from the visitor.

d. Appeals

To appeal a ticket or fine, you must first notify in writing The Crosby Homeowners Association through its Property Management Company that you wish to appeal.

Appeals are generally considered at the next regularly scheduled meeting of The Crosby Homeowners Association Board of Directors. The decision of the Board of Directors regarding appeals of tickets and fines is binding.

21. Visitors

a. Entry by Visitors

A nonresident visitor (whether the visitor is a family member, service provider personal visitor or construction worker) will be permitted to enter The Crosby only (a) if the visitor is listed on your Permanent Access List, (b) if the visitor is a construction worker listed on your Authorized Contractor List, (c) if you notified the Gate Attendant in advance to permit the visitor to enter in writing or via gatewaysguest.com, or (d) for all other visitors, if you authorize the Gate Attendant to permit the visitor to enter when the Gate Attendant calls your house upon the visitor's arrival at the gatehouse.

The Gate Attendant will issue a Visitor Pass to each such nonresident visitor in accordance with Exhibit A.

b. Permanent Access List

The Gate Attendant maintains a Permanent Access List for each Resident. Access gatewaysguest.com to create/update your Permanent Access List, or add or remove names. All residents are responsible for maintaining their permanent guest lists via the dwellingLive system.

If you wish to remove a nonresident's name from your Permanent Access List, contact the Gate Attendant immediately. The Gate Attendant will make note however, you will also need to remove this individual(s) from your permanent list in dwellingLive.

c. Authorized Contractor List

The Gate Attendant maintains an Authorized Contractor List for each residence under construction. Each Resident is required to access dwellingLive.com to add or remove names.

Each Authorized Contractor List is required to be updated upon notice by The Crosby Property Management Company from time to time.

d. Notifying the Gate Attendant In Advance of Visitors

Residents should update their visitors list on dwellingLIVE or notify the Gate Attendant if you are expecting a nonresident visitor. When contacting the Gate Attendant with this information, passwords are used to verify residency when authorizing access to the community.

e. Other Visitors

If a nonresident is not listed on your Permanent Access List, and you have not notified the Gate Attendant in advance, when your visitor arrives, the Gate Attendant will attempt to call your home. If you authorize the nonresident to enter, Gate Attendant will issue a Visitor Pass and permit your visitor to enter. If you do not authorize the visitor to enter, or if you do not answer your phone, the Gate Attendant will not permit the nonresident to enter even if the Gate Attendant recognizes the nonresident. Passwords are used to verify residency when authorizing access to the community.

f. Lots and Houses for Sale

Each visitor (including each potential purchaser) of a lot or house for sale in The Crosby must be personally escorted into The Crosby directly to the Lot or house for sale, and out of The Crosby, by the owner, its authorized real estate agent or their authorized representative.

g. Responsibility for Visitor Actions

Each Resident is responsible for assuring that each of its visitors (whether the visitor is a family member, service provider or personal visitor) complies with all rules and guidelines of The Crosby. This applies to all Rules & Regulations and Safety Guidelines regarding traffic, parking, construction, safety, nuisances, debris and privacy.

If a Resident's visitor violates any rule, that visitor may be issued a ticket. The Resident is ultimately responsible for payment of any fine which may be imposed for nonresident's violations. (See §18.3.)

Real Estate Access Authorization Form

Homeowner Name: Lot #:

Property Address For Sale:

Phone: Phone 2:

Email 1: Email 2:

Realtor Name:

Realtor Company:

Office:

Email 1: Email 2:

Authorized Realtor Assistants:

Phone: Phone 2:

EXHIBIT A

ACCESS DECALS

Each Resident is entitled to one Access Decal per vehicle owned or leased by the Resident or an immediate family member that also is a permanent resident of The Crosby. As a condition of receiving such vehicle Access Decals, the Resident must complete and sign the required Access Decal Request Form. Access Decal Request Forms will be available at the gatehouse and/or from the property manager.

Upon receipt of a completed and signed Access Decal Request Form for a vehicle, The Crosby property manager will provide the Resident with Access Decals for such vehicle. Access Decals must be properly displayed on the vehicle (on the lower left (driver's side) of the windshield).

Each Resident must notify The Crosby property manager in writing immediately when a vehicle with Access Decals is sold, transferred, stolen or otherwise no longer resides at The Crosby.

EXHIBIT B

(Parking Rule Map here)

EXHIBIT C

(Real Estate Sign Specifications here)

TYPES OF PASSES UTILIZED WITHIN THE COMMUNITY

Each Pass noted below will be issued at the gatehouse for the specific community.

LONG TERM PASSES

Each nonresident visitor (whether the visitor is a family member, service provider or personal visitor) on a Resident's Permanent Access List will be eligible to receive a Long Term Pass. Additionally, each General Contractor and Site Supervisor listed on the lot owner's Authorized Contractor List will be eligible to receive a Long Term Pass.

Each Long Term Pass must be properly displayed on the vehicle (on the lower left (driver's side) portion of dashboard in a readily visible manner.

Long Term Passes will be valid from January 1 through June 30, and from July 1 through December 31.

SHORT TERM (CONSTRUCTION) PASSES

Each construction worker (other than the General Contractor and Site Supervisor) listed on the lot owner's Authorized Contractor List will be eligible to receive a Short Term Pass.

Each Short Term Pass must be properly displayed on the vehicle (on the lower left (driver's side) portion of dashboard in a readily visible manner.

Short Term Passes will be valid from the first day, through the last day, of the calendar month in which they are issued. Color: changes month to month

DAILY PASSES

A one day pass for visitors of residents, golf/sport club members, and custom/guest builders can be issued. Each nonresident visitor (whether the visitor is a family member, service provider, personal visitor or construction worker), other than a visitor listed on a Resident's Permanent Access List or Authorized Contractor List, will be eligible to receive a Daily Pass only if you notified the Gate Attendant in advance via dwellingLive.com or in writing to permit the visitor to enter, or for all other visitors, if you authorize the Gate Attendant to permit the visitor to enter when the Gate Attendant calls your house upon the visitor's arrival at the gatehouse.

Each Daily Pass must be properly displayed on the vehicle (on the lower left (driver's side) portion of dashboard in a readily visible manner.

Agencies/Utilities /Newspaper Delivery/Nonresident Vendors: These individuals must provide appropriate employer identification to the Gate Attendant prior to entering the community.