RIVER RIDGE CONDOMINIUM ASSOCIATION

RULES AND REGULATIONS

OCTOBER 2004

INTRODUCTION

GENERAL - These rules and regulations supercede all previous rules and regulations, either in the offering plan or previously passed by the Board of Directors, and have been approved and adopted by the Board of Directors of River Ridge Condominium Association, Inc. These rules and regulations apply to all persons who reside at River Ridge and to persons who own a Unit but do not reside at River Ridge (collectively, "Residents") as well as their guests, employees, contractors, etc.

DEALINGS WTH EMPLOYEES - Residents shall not give orders or instructions directly to employees. Complaints or suggestions regarding service in the building shall be made in writing to the building manager, who will take action on his own, where proper, or will refer the matter to the Board of Directors for consideration.

ENFORCEMENT - The building manager and his staff have been instructed by the Board of Directors to strictly enforce these rules and regulations for the common welfare of the condominium and its Residents.

FEES AND CHARGES - A schedule of fees and charges, which is referred to herein and may be revised from time to time, is available in the management office. In addition, a late charge for payments received after the 15th of the month will be assessed to the applicable Unit Owner.

EXCEPTIONS - Exceptions to any of these rules may only be made with the consent of the Board of Directors.

APPEAL - In the event a Unit Owner has a dispute with the Association which the parties cannot resolve, the Unit Owner may initiate arbitration. A document explaining the arbitration procedure is on file in the management office.

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HOUSE RULES

1. A key for each Unit must be left with the concierge.

2. Residents shall not cause or permit any unusual or objectionable sound to emanate from their Units at any time. In order to minimize the transmission of sound between apartments, at least 80% of a Unit's flooring surface must be carpeted or otherwise be soundproofed (e.g., cork under tile, etc.). This requirement excludes the kitchen and bathroom floor areas as well as townhouses.

3. Residents shall not cause or permit any unusual or objectionable odors to emanate from their Units at any time and must keep their hallway doors closed. Residents are encouraged to keep their exhaust fan over their cooking range open during meal preparation to minimize fragrances and odors from passing into the hallways.

4. No Resident shall use or permit to be brought into or stored in the building any inflammable oils, fluids or gasses such as gasoline, kerosene, naphtha, benzene or other explosives or articles deemed hazardous to life, limb or property.

5. All radios, televisions or other electrical equipment of any kind installed or used in a Unit shall fully comply with all rules, regulations, requirements or recommendations of the New Jersey Board of Fire Underwriters and the public authorities having jurisdiction, and the Resident alone shall be liable for any damage or injury caused by any radio, television or other electrical equipment in such Unit.

6. Draperies, blinds or shades must have off-white or white color backing

7. State and municipal rules and ordinances prohibit any Resident from disconnecting approved sprinkler, smoke detector or intrusion alarm units. In addition, no one is permitted to modify any fire prevention component.

8. If smoke/extreme heat is detected, or a fire is suspected, you should immediately call the Fire Department. It is imperative that you identify the floor and side of the building where the condition appears to be emanating. Then, call the concierge and repeat the same information.

9. Each Unit must have at least one carbon monoxide detector per floor.

10. Nothing shall be done or kept in any Unit which will increase the rate of insurance on the building or the contents thereof, nor shall anything be done or kept in any Unit which will result in the cancellation of insurance on the building or contents thereof.

11. Each Resident shall keep his/her Unit in a good state of preservation and cleanliness, and shall not sweep or throw, permit anything to be swept or thrown, or allow to fall therefrom, or from the doors, balconies or windows thereof, including cigarettes, cigars, dirt or other substance.

12. Washing machines are prohibited in all Units except the "E" and "F" lines, the townhouses and the penthouses.

13. Liability insurance and homeowners' insurance (including storage bins), as set forth in a resolution available in the management office, must be maintained by each Unit Owner.

14. Envelopes, letters, flyers, menus or the like may not be placed on or under apartment doors.

15. Pets are not allowed to relieve themselves on terraces.

16. Furniture and appliances shall be taken in or out of the building by the service elevator and only at the times designated. Any damage done to any portion of the building by a Resident or a person acting on behalf of a Resident will be repaired at the expense of the Resident.

17. No common area of the building shall be decorated or furnished by any Resident in any manner.

18. The grass, walkways and other property around the building, the hallways, entrances, elevators and stairways of the building and the entrances to the Units shall not be obstructed or used for any purpose other than ingress and egress. Nothing is allowed in hallways (e.g., floor mats, umbrella stands, bicycles, carriages, etc.).

19. Smoking is not permitted in any common areas within the building or garage or immediately in front of the main entrance (under the canopy).

20. No group tour or exhibition (e.g., open house) of any Unit or its contents shall be conducted, nor shall any auction sale be held in any Unit.

21. Shopping carts and luggage racks must be returned to the lobby or available for staff pick up within 20 minutes of commencement of use.

22. Residents shall not at any time or for any reason enter or attempt to enter upon the roof of the building.

SWIMMING POOL AND BARBECUES

1. USE OF THE POOL IS AT YOUR OWN RISK.

2. Pool and pool areas are for the exclusive use of Residents and their guests. Residents will be responsible for the conduct of their guests and for the clean-up of their own or their guests' debris.

3. Resident picture I.D.'s are required to be updated annually and are required for admittance to the pool area.

4. Smoking is allowed only in the designated area.

5. No person having any disease of eyes, ears, nose, throat or skin or any communicable disease shall be permitted in the pool or hot tub.

6. Shoes and appropriate covering attire must be worn in elevators, the building lobby and its corridors. All bathers must dry themselves thoroughly before entering the building.

7. Swimming or jacuzzi use is permitted only between 10:00 a.m. and 8:00 p.m. and only when lifeguard is on duty.

8. Use of the pool area is limited to Residents and their guests. All guests must be accompanied by a Resident. Between the hours of 10:00 a.m. and 5:00 p.m., Monday through Friday except holidays, Residents are permitted to have up to two free guests and four paying guests per Unit per day. At all other times, each Unit is limited to six paying guests. A book of 10 guest passes may be purchased from the management office. Any unused passes may be used next season.

9. No children under the age of 10 shall be permitted in the pool area unless a supervising adult is present. Children between 10 and 14 who are not accompanied by an adult must demonstrate swimming proficiency to the satisfaction of the lifeguard.

10. No children under 14 are permitted in the whirlpool/jacuzzi.

11. All bathers must shower off oils before entering the pool or whirlpool.

12. No diving (except off a diving board), running, pushing, shouting, ball playing, unnecessary splashing or other boisterous conduct is permitted in the pool or barbecue area.

13. Glass containers are prohibited in the pool area. Beverages must be served in paper or plastic containers. No food of any kind is allowed in the pool area.

14. Barbecue facilities are for the exclusive use of Residents and their guests. Residents wishing to use the barbecue facilities must reserve time, up to a maximum of two hours, by signing in at the front desk on the day of use. Users are responsible for cleaning up their own debris. All food must be transported through the lobby in sealed containers.

15. No pets are allowed in the pool area.

16. No rafts or toys are permitted in the large pool.

17. No private pool parties are permitted.

18. No lounges or chairs may be reserved. A lounge or chair will be considered vacant if the user has left the pool area for more than half an hour.

19. Pool furniture shall not be removed from the fenced pool area.

20. Radios may be used only with earphones for individual listening.

21. A 15-minute per hour ADULT-ONLY swim lane may be permitted by the lifeguard at his/her discretion or at the request of a Resident.

22. The lifeguard has the authority to have anyone who violates any of these rules removed from the pool area.

PETS

1. Any Unit Owner who contracts to purchase a Unit subsequent to 1999, or any lessee who enters into a lease agreement subsequent to 1999, may not keep a dog in his/her Unit.

2. Unit Owners or lessees in place prior to 2000 may have no more than two domesticated pets (cats and/or dogs) per Unit. All such pets must be registered with the management office.

3. No other animals of any kind shall be raised, bred or kept in any Unit.

4. Pets may not be placed, leashed or enclosed on terraces without their owners present. Pets shall not be allowed to relieve themselves on terraces.

5. Pets are prohibited from the lobby amenity areas, pool, pool area and any grassed or landscaped areas, except when coming from or going to the garage.

6. Pet owners are responsible for any damage to common elements or private property, and for any injury or disturbances their pets may cause or inflict.

7. Pets must be carried or leashed at all times when in permitted common areas.

8. Persons with pets must enter and exit through the service entrance, except when using the garage. Use of the garage entrance/exit is for access to cars only; never for other purposes such as walking the dog.

9. Dogs must be taken into the STREET to perform their elimination functions.

10. Pet owners are required to clean up after their pets as required by an ordinance of the Borough of Fort Lee.

11. If your pet should have an accident in the lobby, elevator, garage or other public area, you must clean up the soiled area immediately. This is a responsibility of pet owners, not building maintenance staff.

12. Pet owners are also responsible for ensuring that their pets do not make or cause noises disturbing any other resident.

13. Any pet causing or creating a nuisance or unreasonable disturbance or noise shall be permanently removed from the condominium property upon written notice from the Board of Directors.

HEALTH CLUB

1. USE OF THE HEALTH CLUB IS AT YOUR OWN RISK.

2. The health club is limited to the use of Residents and their guests and is open twenty-four hours.

3. Everyone must observe all signs posted in the health club.

4. Any person intending to use treadmills for the first time should obtain the operators' manuals from the front desk.

5. Key to the health club must be signed out for at the concierge desk. When picking up the key, you must leave a piece of identification which will be returned to you when you return the key. Failure to return the key will result in a fine. Duplication of the key is forbidden.

6. Appropriate covering attire must be worn in elevators, the building lobby and its corridors when going to and from the health club.

7. No children under age 12 are permitted in the health club.

8. No food or smoking is permitted in the health club.

9. Lockers may be used while in the health club. A lock left on a locker after a 24-hour period will be clipped off and contents removed. Management and the Association accept no responsibility for items left in the lockers.

10. You must shower before using the whirlpool.

11. Timers on the sauna and whirlpool must be turned off when not in use.

12. Equipment must be wiped down and put back in its proper place after use.

13. Use of any one piece of exercise equipment is limited to 30 minutes. If anyone is waiting to use that equipment, it must be relinquished no later than thirty minutes from when use first started.

TERRACES

1. NO COOKING GRILLS ARE PERMITTED ON ANY TERRACES.

2. No tiles are allowed to be installed on balconies. No carpeting of any type is allowed with the exception of approved carpeting which allows for drainage. Contact the management office for information.

3. No free-swinging flower pots, baskets, plantings or arrangements or pole planters may be hung from or attached to the terrace walls, ceilings or railing.

4. No terrace may be enclosed with screens or glass panels. No awnings, shutters, screens, blinds or shades may be hung from or attached to the terraces.

5. Painting, papering or otherwise decorating the ceiling, railing or walls of the terraces is prohibited.

6. Umbrellas are prohibited from all terraces.

7. Nothing is to be dropped, thrown or swept from the terraces. Care must also be taken to avoid dripping water onto lower level terraces or common elements when watering plants.

8. No one shall burn, chop or cut anything on the terrace.

9. Terraces may not be used for storage purposes. No major appliances, mechanical devices or equipment, storage containers, auto parts or industrial gear may be kept on terraces.

10. No fixtures or decorations may be fastened to the building exterior, terrace walls, ceilings or railings, including aerials, antennas, satellite dishes and flower boxes "without written management approval."

11. Clothing, draperies, blankets, linen, etc., may not be dried or aired on the terrace.

12. High winds may blow terrace furniture from the terrace. Therefore, furniture should be tied or weighed down. No glass tables or other large wind catching articles are allowed.

13. Residents must be especially careful of smoking materials while on their terraces to prevent cigarette and cigar ashes and lighted materials from being discarded or accidentally blowing off the terrace.

PARKING AND GARAGE

1. Residents shall park only in their owned/leased spaces. All parked cars should be locked.

2. Specific parking spaces have been assigned to each apartment and will accompany the assigned Unit when a sale of the Unit is transacted. Spaces may not be sold independent of the Unit.

3. Residents may exchange their parking space assignments with others or rent unused spaces to/from other Residents only. These transactions are to be handled privately and independently between interested parties. However, upon sale of an apartment, the original space transfers with such apartment. Non-Residents are not permitted to lease parking spaces within the garage.

4. Signs, structures, enclosures or identifying markings are not permitted on or about the assigned space other than the space assignment number which is painted by the building management staff.

5. Other than one bicycle and two tires, items may not be stored in the garage.

6. No trailers, boats, oversized recreational vehicles, trucks, campers or motorcycles are to be permitted on or in the common elements, except in areas so designated. No automobile shall be parked in such manner as to impede or to prevent ready access to any parking area. The Residents and their employees, agents, visitors and family shall obey the parking regulations posted in all parking areas and any other traffic regulations published in the future.

7. Speed limit in the garage is 10 MPH. Only indicated aisles may be used as thoroughfares.

8. Headlights must be on at all times when driving in the garage.

9. Cars may not be serviced or repaired within the garage.

10. Residents' cars may only be parked in parking spaces designated for guests if a valet parks their car and space is available. After two days per year, there will be a charge for such parking.

11. Guest parking spaces and valet parking services shall not be used by Residents or their employees, including housekeepers, nannies, administrative personnel, contractors, etc.

12. Residents may elect to have their housekeepers, nannies, administrative personnel, etc., park in the spaces assigned to their Units during their absence.

13. When a Resident is planning to have a house guest for an extended visit, arrangements or guest parking privileges must be made in advance. The first three days/nights parking by the guest are at no charge, after which the Resident will be charged a parking fee for each additional day parking services are utilized.

14. There shall be no parking in front of the building main doors or designated Fire Zones.

15. The 30 minute parking permitted on the top deck will be strictly enforced. Any cars left over 30 minutes will be stickered and subject to towing at the car owner's expense.

REFUSE ROOM

1. Recyclable items (plastics, wire hangers, bottles, cans, etc.) should be placed in the appropriate receptacles.

2. All recyclable food containers should be rinsed prior to placement in receptacles.

3. DO NOT DEPOSIT INTO THE TRASH CHUTE THE FOLLOWING: aerosol cans, newspapers, boxes, combustible or flammable materials. All other non-recyclable refuse should be properly packaged for disposal in the chute.

4. All garbage should be well drained, wrapped in a compact, plastic package that will not drip or burst while being transported to and deposited into the trash chute. It should also be wrapped so that it will not come apart in its descent into the basement equipment.

5. Throwing carpet sweepings containing naphthalene, camphor balls or flakes, floor scrapings, oil soaked rags, empty paint cans or any flammable explosive type of highly combustible substances into the trash chute is unlawful and prohibited.

6. Vacuum cleaner bags should not be emptied directly into the trash chute; such dirt or powdered waste should be securely wrapped or bagged before disposal.

7. Anyone with large cartons to dispose of should place them in the refuse room and notify the concierge desk to have a porter remove them at the earliest opportunity.

8. At no time should packages or bags containing food waste be left in the refuse room.

APARTMENT RENOVATION/DELIVERY

1. There shall be no construction or alterations of apartments which could possibly affect the structural integrity or appearance of the building. Examples of alterations governed by these rules include removal or relocation of room partitions, plumbing, electric conduit, television antenna lines, intercom and intruder alarm wiring and units as well as installation necessitating the cutting into and/or removal of concrete floors, ceilings or columns.

2. Requests for permission to alter the apartment must be submitted to the Board of Directors in writing, through the management office. The Board of Directors will reply to all such requests through the managing agent.

3. A fully executed alteration agreement must be received by the management office prior to the start of work.

4. Upon approval of the alteration, the Unit Owner must then give the management office five days' notice regarding the commencement of work, so that all necessary arrangements can be made. There will be a water line shut-off fee and a minimum of 72 hours (non-emergency) advance notice if work within a Unit requires water shut-off in a line.

5. A deposit to facilitate compensation for damage and clean-up costs must be given to the management office.

6. Work by outside contractors, deliveries, and furniture/appliance moves are prohibited before 9:00am or after 5:00pm and on weekends and holidays. Outside contractors must obtain daily passes from the front desk.

7. All electrical or plumbing work must be done by contractors licensed by the State of New Jersey or subdivisions thereof.

8. The Association, at its sole discretion, may retain an independent expert to review the plans submitted and/or the work done, and the expense of said expert shall be paid for by the Unit Owner. Management has the right to inspect work in progress and to ascertain that no unauthorized deviations occur from the approved plans.

9. In the event that damages occur to the common area of the building or to any apartments of other Unit Owners, the Unit Owner whose apartment is being renovated shall be financially responsible for the damages. Unit Owners and their contractors are required to obtain adequate insurance coverage and to submit a certificate of insurance from their contractor.

10. Unit Owners are responsible for damages and dirt caused by their contractors to the common areas and will be charged for repairs and clean-up.

MOVE-IN AND MOVE-OUT

1. No more than two moves per day shall be scheduled. One in the a.m. and one in the p.m. and only between the hours of 8 a.m. and 5 p.m., Monday through Friday (excluding holidays).

2. There will be a fee charged for all moves.

3. Moving trucks must leave the premises by 6:00 p.m. No moving trucks may arrive on the property after 3:00 p.m.

4. A check must be deposited with the management office as security against damages for all moves. The check must be certified in the case of move-outs. The amount will be refunded if no damages are sustained to the common elements.

5. No interior work which causes a disturbance to neighbors is allowed after 5:00 p.m. on weekdays or at all during weekends and holidays.

SALE OF UNITS

1. Every contract for the sale of a Unit ("Contract") must be in writing and expressly state that the Contract is, and that ownership of the Unit will be, subject to the terms and provisions of the master deed, the by-laws and all rules and regulations of the Association (collectively, the Condominium Documents) and any amendments, past or future, of the Condominium Documents. Every Contract must also expressly state that the seller of the Unit has provided the purchaser with the Condominium Documents.

2. No purchaser may commence occupancy of any Unit until:
    a. the Association or its managing agent is in receipt of a true copy of the Contract, the executed deed, the closing statement and the names of all intended occupants of the Unit,
    b. the Association or its managing agent is in receipt of a check as a deposit against any damage which may occur during the move-in,
    c. the Association or its managing agent is in receipt of a signed statement from the purchaser stating that the purchaser has received a copy of the rules and regulations of the Association,
    d. the Association or its managing agent is in receipt of a vehicle registration form, giving full particulars of the vehicle(s) to be brought onto the premises by the purchaser,
    e. the Association or its managing agent is in receipt of information as to whom to notify in case of an emergency involving the Unit or its occupants,
    f. a pet registration application (other than for dogs, which are not allowed), if applicable, has been submitted to the Association or its managing agent and
    g. a certificate of insurance is provided

3. At least fifteen days prior to the closing under the Contract, the seller shall submit a copy of the Contract to the Association or its managing agent for review, together with an administrative fee. Such review is limited to ascertaining whether the clauses required by these rules and regulations appear in the contract. The Association will not offer any opinion as to the adequacy of the other terms of the Contract and sellers and buyers are referred to their legal and financial advisors.

LEASING OF UNITS

1. Every lease must be in writing and expressly state that the lease is subject to the terms and provisions of the master deed, the by-laws and all rules and regulations of the Association (collectively, the Condominium Documents) and any amendments, past or future, of the Condominium Documents. Both the unit owner and the tenant must execute the lease rider provided by the Association. That rider must be signed and attached as part of the lease. Every lease must also expressly state that the Unit Owner has provided the tenant with the Condominium Documents. Every lease must also expressly prohibit assignment of the lease and subletting.

2. No initial lease may have a term of less than twelve consecutive months and no lease renewal to a tenant other than the tenant occupying the Unit may be effective for a period of less than twelve consecutive months nor may any lease renewal be effective at a date which is prior to the expiration period of the lease. Lease extensions may be given on a monthly basis. The name of the person(s) to occupy the Unit as tenant/lessor shall appear on the lease and occupancy of the Unit by a person other than the tenant/lessor and his/her immediate family is prohibited. No Units may be utilized for transient purposes.

3. No Tenant may commence occupancy of any Unit until:
    a. the Association or its managing agent is in receipt of a true copy of the executed lease and lease rider along with the names of all occupants of the Unit,
    b. the Association or its managing agent is in receipt of a check as a deposit against any damage which may occur during the move-in,
    c. the Association or its managing agent is in receipt of a vehicle registration form, giving full particulars of the vehicle(s) to be brought onto the premises by the tenant,
    d. the Association or its managing agent is in receipt of information as to whom to notify in case of an emergency involving the Unit or its occupants,
    e. a pet registration application (other than for dogs, which are no longer allowed), if applicable, has been submitted to the Association or its managing agent and
    f. a certificate of insurance is provided.

4. At least fifteen days prior to the commencement of the term of any lease, the Unit Owner shall submit a copy of the proposed lease to the Association or its managing agent for review, together with an administrative fee. Such review is limited to ascertaining whether the clauses required by these rules and regulations appear in the lease. The Association will not offer any opinion as to the adequacy of the other terms of the lease and Unit Owners and lessees are referred to their legal and financial advisors.

5. In leasing a Unit to another party, the Unit Owner assigns all amenity-use privileges. A Unit Owner may not use the facilities when he/she has leased the Unit to another person or entity, except as a guest of a Resident.

6. The Unit Owner subject to a lease will be responsible for all infractions committed by the tenant or the tenant's guests or contractors. The Unit Owner remains responsible for all damage to the common elements caused by the tenant or the tenant's guests or contractors.

7. All amenity-use fees incurred by the tenant will be billed to the Unit Owner on the monthly maintenance invoice.

FINES

While it is hoped that all Residents (Unit Owners) will adhere to the rules of the Association, the Board of Directors shall have the power to levy fines against Residents (Unit Owners) violating the rules and regulations

NORMAL SCHEDULE OF FINES

First Offense ----------Warning

Second Offense----------$50.00

Third Offense----------$75.00

Fourth Offense----------$100.00

SPECIAL FINES

The Board of Directors shall have the authority to levy a fine not to exceed $500.00 for any one violation of the rules and regulations.

ALL FINES

Each day a violation continues after notice to the Unit Owner shall constitute a separate violation of the rules and regulations.

The Board may alter these schedules from time to time.

USEFUL TELEPHONE NUMBERS

Police - Fire- Ambulance	911
Police (Non-Emergency - Fort Lee)	201-592-9500
Poison Control Center	800-764-7661
Hackensack Medical Center	201-996-2000
Englewood Hospital	201-894-3000
Holy Name Hospital	201-833-3000
Post Office	201-944-1853
Fort Lee Parking Authority	201-592-3600
Board of Education	201-585-4606/4607
Elementary School	201-585-4620
Middle School	201-585-4662
High School	201-585-4675
Telephone (Verizon)	800-427-9977
Telephone (AT & T)	800-222-0300
Telephone (MCI)	888-624-5622
Electricity PSEG (Public Service Elec & Gas)	800-436-7734
Cable Television (Time Warner)	201-886-0900
Management Office	201-585-8843
Management Office Fax	201-585-1540
Management Office E-Mail	RIVERRIDGECONDO@NJ.RR.COM
Concierge Desk	201-585-8842