



Ironwood Condominium Association

Application for Approval to Purchase or Lease a Unit

AN INTERVIEW WITH THE BOARD OF DIRECTORS IS REQUIRED

New Owners cannot Rent for 1 Year

DO NOT submit partial packages. Applications are not considered received until all documentation is submitted. Incomplete applications will not be processed.

Applications must be submitted a minimum of 20 days prior to Lease commencement /Closing date.
Incomplete applications will not be processed.

Date: _____

Closing Date: _____

OWNER NAME: _____ Ph: _____ Email: _____

Please check appropriate box below:

- () I hereby apply for approval to **purchase** Bldg _____ at _____ in Ironwood Condominium Association, and for membership in the Condominium Association. **A complete copy of the signed purchase agreement is attached.**
- () I hereby apply for approval to **lease** Bldg _____ at _____ in Ironwood Condominium Association, for the period beginning _____ 20____, and ending _____ 20____.
A complete copy of the signed lease is attached.

Submit:

1. Completed Application, 1 Authorization form & front copy of Drivers License, per occupant over 18.
2. Signed Lease (Lease) / Purchase Agreement with Condo Rider COA (Sales)
3. **\$150.00 For Sales or Lease** - (non-refundable) application fee **payable Ironwood Condominium Association.**
4. **\$50.00 Criminal Background check fee** (non-refundable) (per occupant over 18) **payable Ironwood Condominium Association.**
5. **\$75.00 Application processing fee** (non-refundable) **payable to Vesta Property Services.**

Fees must be included with completed application and required documents for either purchase or a lease.

Submit to:

**Vesta Property Services
24301 Walden Center Dr, Suite 101,
Bonita Springs, Florida 34134**

Please feel free to contact us if you have further questions. 239-947-4552 For Sales x922 / For Lease x921

You may drop off your application at the Vesta Property Services Office Monday – Friday 8:00am to 4:00pm

5. Realtor: _____ Email: _____ Ph: _____

6. Title Co: _____ Email: _____ Ph: _____

Ironwood Condominium Association

1. Full name of Applicant: _____ SS# _____ DOB _____
- Current Address: _____ City _____ State _____ Zip _____
- Own: () Rent: () How Long: _____ Email: _____ Ph: _____
2. Spouse/Co Applicant (if any) _____ SS# _____ DOB _____
- Address: _____ City/State/Zip: _____
- Email: _____ Ph: _____
3. Nature of Business or Profession _____
- If retired, former business or profession _____
4. Company or Firm Name _____ Email: _____ Ph: _____
- Business Address _____ City/State/Zip: _____
- All other occupants 18 years and older must provide their complete date of birth and social security number.**
5. Number of Persons to be in Residence: _____
- Name: _____ DOB: _____ SS# _____
- Name: _____ DOB: _____ SS# _____
- Name: _____ DOB: _____ SS# _____
6. Type of Pet: _____ Weight of Pet _____ (in pounds)
- (DOGS ARE NOT PERMITTED FOR LEASING);** Please refer to the condo docs regarding restrictions and/or rules regarding pets)
7. Vehicle(s)
- Make/Model: _____ Yr: _____ Color: _____ Lic Plate # _____
- Make/Model: _____ Yr: _____ Color: _____ Lic Plate # _____
8. Have you ever filed bankruptcy? _____ What year? _____
9. Have you ever been convicted of a felony? _____ What for? _____
10. Have you ever been convicted for being under the influence or dealing in drugs, including alcohol? _____ Year _____

Ironwood Condominium Association

11. Please provide two personal or business references:

Name # 1: _____ Relationship: _____

Email: _____ Phone: _____ Name

2: _____ Relationship: _____ Email:

_____ Phone: _____

12. Buyer(s) of the Property located at: _____ in the Ironwood Condominium Association are being made aware that the financial responsibility to maintain and replace landscape improvements done by the Seller(s) of this Property is passed to the Buyer(s) in perpetuity.

13. Landscaping changes or alterations done to the Common areas or Limited Common areas other than those allowed in documents "private patio areas, between the family room and the garage and in the patio area in front of Building One" will be assumed by the Homeowner(s) and not the Association.

14. I/We declare the foregoing information to be true and correct. I/We understand the application fee is non-refundable. I/We am/are aware of and agree to abide by the Declaration of Condominium, Articles of Incorporation, and Regulations of the Association and acknowledge that the Association may terminate a lease upon default by the Tenant in observing any of the provisions in the documents. I/We acknowledge receipt of a copy of the Rules and Regulations. I/We understand the necessary confidential information will remain confidential by the Association's Officers and/or the Association's Designee.

Buyer: _____

Lessee: _____

Buyer: _____

Lessee: _____

AUTHORIZATION: I/We hereby authorize Vesta Property Services, LLC and/or Ironwood Condominium Association to verify all information contained on the application and conduct a full background check, including but not limited to credit, employment, income, eviction, and criminal and authorize that they contact any persons or companies listed on the application.

Applicant Signature: _____

Date: _____

Co-applicant Signature: _____

Date: _____

Applicants do not write below this line

Application Approved: _____ Disapproved: _____ Date: _____

Fees Submitted: Yes () No () Check# _____ Copy of Sales/ Lease contract Attached: Yes () No ()

Information verification completed by: _____

Reason for action taken: _____



24301 Walden Center Dr, Suite 101,
Bonita Springs, Florida 34134
239-947-4552, f 239-495-1518

VestaPropertyServices.com

AUTHORIZATION FOR RELEASE OF INFORMATION FOR TENANT AND SALES BACKGROUND SCREENING PURPOSES

Background Screening Disclosure:

I hereby authorize Vesta Property Services and its designated agents and representatives to conduct a comprehensive review of my background through a consumer report and/or an investigative consumer report to be generated for background screening purposes. I understand that the scope of the consumer report/investigative consumer report may include, but is not limited to the following areas: criminal history records (from local, state, federal, international and other law enforcement agencies records), sexual offender's lists, wants and warrants records, credit history, and civil/law suit cases. Upon request Vesta Property Services will supply a copy of the completed consumer report along with a copy of an individual's rights under the Fair Credit Reporting Act.

Authorization and Release:

I _____, authorize the complete release of these records or data pertaining to me which an individual, company, firm, corporation, or public agency may have. I hereby release Vesta Property Services and its agents, officials, representatives, assigned agencies, including officers, employees, or related personnel both individually and collectively, from any and all liability for damages of whatever kind, which may at any time, result to me, my heirs, family or associates because of compliance with this authorization and request to relapse. I certify that all information provided below and on my application is correct to the best of my knowledge. Any false statements provided in this form and my application will be considered just cause for disqualification at any time. This authorization and consent shall be valid in original, fax, or copy form. The following information is required by law enforcement agencies and other entities for identification purposes when checking records. It is confidential and will not be used for any other purpose.

Applicant's Name (Print Legibly ONE APPLICANT PER SHEET) Maiden/AKA/Previous Name (s)

Signature

_____/20
Date

Social Security Number

_____/_____
Date of Birth

Drivers License Number

State

Current Address

(_____)_____
Phone



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I _____, authorize the complete release of these records or data pertaining to me which an individual, company, firm, corporation, or public agency may have. I hereby release Vesta Property Services and its agents, officials, representatives, assigned agencies, including officers, employees, or related personnel both individually and collectively, from any and all liability for damages of whatever kind, which may at any time, result to me, my heirs, family or associates because of compliance with this authorization and request to relapse. I certify that all information provided below and on my application is correct to the best of my knowledge. Any false statements provided in this form and my application will be considered just cause for disqualification at any time. This authorization and consent shall be valid in original, fax, or copy form. The following information is required by law enforcement agencies and other entities for identification purposes when checking records. It is confidential and will not be used for any other purpose.

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Signature

_____/20
Date

Social Security Number

_____/_____
Date of Birth

Drivers License Number

State

Current Address

(_____)_____
Phone

IRONWOOD, INC.

A Not-For-Profit Condominium Association

528 Bristlecone Lane
Naples, Florida 34113

HOUSE RULES AND REGULATIONS

Amended August 5, 2023

The Rules Handbook should be left in your Unit ultimately being called to the
Attention of any lessee or new owner.

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INTRODUCTION

Welcome to the Ironwood community. We who live here believe it is a fine place to live.

Each unit is for use as a Single-family, private residence only.

Each Unit owner is a member of Ironwood, Inc., a not-for-profit corporation originally organized under the laws of the State of Florida on January 31, 1973, to operate and manage the Family Units with exclusive control over ownership, use, occupancy and transfer of such units.

Ironwood, Inc., is operated and managed by a Board of Directors, which is elected annually by the Unit owners.

The Rules and Regulations set forth in this booklet are presented as a guide to Unit owners and assist the Board of Directors in the interest of the Ironwood community.

The Rules and Regulations are not in substitution of the provisions of the Condominium Declaration and the By-Laws as it may be amended from time to time, which are fully applicable to all owners. As authorized by such documents, the Rules and Regulations spell out specific guidelines to maintain a congenial and orderly community for all owners.

GENERAL

1. Unit owners, lessees and guests are responsible for compliance with these House Rules and Regulations as they relate to the pool area, clubhouse area, and all common elements.
2. Unit owners are responsible for any damage or defacing of property caused by them, their lessees, and their guests and will be assessed accordingly.
3. Insurance regulations require that all walkways and stairways be kept clear at all times.
4. Approval by the Board of Directors is required to make any structural changes or alterations to any Unit. Applications for such changes or alterations shall be made to the Board in writing including descriptions, drawings, or plans in sufficient detail for a knowledgeable consideration of such application. If an identical change or alteration has been approved for another Unit, reference may be made to that Unit.
5. Air conditioners can be relocated only after Board approval.
6. Exterior maintenance of all approved glass or aluminum enclosures shall be the responsibility of the Unit owners, except for the remaining exterior portion installed by the developer. Removal and replacement of portions installed by an owner are the responsibility of that owner.
7. Approval by the Board of Directors is required for any additional plantings, except those in private patio area, between the family room and the garage, and in the patio area in front of Building One. Fencing of any such area requires Board approval. Fruit trees are no longer permitted. Owners are responsible for maintaining the fruit trees remaining on the premises.
8. Window treatments shall be in keeping with the attractive appearance of the Ironwood community. Shades, blinds or drapes are acceptable.
9. Gutters and downspouts shall be white and the downspout shall be located near the center of the Unit so as to avoid discharging water on the adjoining Unit.
10. TV's, radio's, stereo equipment and musical instruments shall be played at such levels so as not to interfere with the quiet enjoyment of other Unit owners.
11. Refuse pickup is on Monday and Thursday. Recycle pickup is on Monday's only. Use only covered containers (animals tear up plastic bags and scatter the contents). Containers are to be returned to the inside of the garage after pickup and not visible from street.
12. Garage doors must be kept closed when not in use.
13. Observe the speed limit posted in common areas.
14. Unit owners are to respect the privacy of the common elements. Sporting activities, games or camping equipment in those areas are not permitted.

15. Access to your Unit by the Association for repairs or to prevent potential damage (i.e. pest control, fire extinguishers, etc.) is allowed by Federal Law. Keys to your Unit must be on file in the Maintenance office.
16. Observe the fire safety hazards when grilling food. Gas grills can no longer be stored in garages. Charcoal grills must be ten (10) feet from building when in use, as per Collier County Fire Code. Electric grills are permitted to be used.
17. Garage sales are permitted as follows:
 - a. IN WRITING ONLY; requests for a garage sale must be submitted to the Board fifteen (15) days before the sale.
 - b. Person/s requesting permission must obtain a permit from the county and provide a copy of the permit to the Board.
 - c. Person/s are responsible for two signs not to exceed two ft. sq. each and place in front of their unit only.
 - d. Garage sale hours shall be 8:00A.M. To 2:00 P.M. Saturdays only
 - e. Person/s responsible for garage sales must supervise the parking. No cars are permitted on the lawn, in front of garage doors, or other owners' parking spaces unless permission has been given to use numbered parking spots. Signs must be posted to identify parking areas.
 - f. Person/s must remove all signs and paper litter at end of sale.
 - g. Articles to be sold must be housed in garage and not on blacktop so as to permit other owners the accessibility of their garage doors and access to their condos.
 - h. **ONE GARAGE SALE** is permitted during a six-month period.
 - i. Non-compliance with above procedures will result in forfeiting the right to have other garage sales.
18. Bicycles shall be kept in the owner's garage and shall not be visible from the street.
19. Ironwood is considered private property. Nuisances shall not be permitted within any Ironwood Unit or upon any of the common elements of Ironwood. No use or practice that is the source of annoyance to Unit Owners, lessees, or guests, or that interferes with the peaceful enjoyment and proper use of any unit or common element by any person shall be permitted.
20. Owners' must obtain Board approval before installing hurricane shutters. An application for approval may be obtained from the Board or property management company. Shutters must meet guidelines of Ironwood and must conform to the Florida statutes.
21. Satellite dishes may be installed at owner's expense and can only be placed in or on the limited common area lanai used by Unit owner. Satellite dishes are not permitted to be attached to the outside walls of the common area.
22. No signs (i.e. "For Sale", "For Rent", "Open House" or other similar signs) may be posted anywhere within the Ironwood complex, except that "Open House" signs may be posted during the actual hours of the Open House, subject to regulation by the Board of Directors and only with the owner or authorized agent present in the unit.

MAINTENANCE FEES AND RESERVE FUND

1. Quarterly maintenance fees are due on the first day of each quarter (January 1st, April 1st, July 1st and October 1st) of each calendar year. These quarterly maintenance fees are subject to a \$25.00 late payment fee (or 5% of amount due, whichever is greater per Florida Statutes Chapter 718.116 (3)) if not paid by the 10th day after the due date. All sums not paid on or before 10 days after the due date shall bear interest at the highest rate allowed by law, calculated from the due date until paid. No payment by check is deemed received until the check has cleared.
2. The Association has the power to levy and collect special assessments for unusual, nonrecurring or unbudgeted common expenses.
3. A reserve fund may be established and maintained to finance such long term capital expenditures including but not limited to paving, painting, roof and pool repairs or replacements.
4. Failure to pay maintenance fees and reserve funds in a timely manner may result in the imposition of a lien and the subsequent foreclosure of lien.
5. Any delinquent owner is liable for all reasonable attorneys fees incurred incident to collection.

SALE, LEASE, OCCUPANCY AND USE OF UNITS

1. Any transfer of a Unit, whether by sale, lease or gift, must be approved by the Board of Directors of the Association. The application for any such transfer shall be made in writing and shall provide the name and address of the proposed transferee, a non-refundable check made payable to Ironwood, Inc., to process the subject application, and such other information as the Board may reasonably request. In addition, a personal interview with committee of one or more members of the Board is required of the proposed transferee.
2. Approval or disapproval of any proposed lease of a Unit is within the discretion of the Board Directors, whose decision must be based on the Declaration of Condominium of Ironwood, as may be amended from time to time.
3. The minimum lease term shall be sixty (60) days. No new lease shall begin until at least sixty (60) days have elapsed since the first day of the last lease. No lease may be for a period of more than one (1) year.
4. Only the lessee and non-permanent guests may occupy a leased unit. Duration of stay of non-permanent guests is 30 days (unless otherwise approved by the Board). Annual leases must be reviewed by the Board of Directors prior to renewal. No unit may be sub-leased.
Each unit shall be occupied only by a single family and its non-permanent guests as a residence and for no other purpose.
No unit may be divided into a smaller unit, nor may any portion be sold or otherwise transferred.
5. No unit may be rented during the first year of ownership.

GUESTS

1. Unit owners shall furnish to the Board of Directors in writing the name, address and dates of occupancy of all persons who shall be guests in their units in their absence at least fifteen (15) days prior to occupancy. Failing receipt of this information, persons occupying or attempting to occupy a unit of an absent owner shall be deemed trespassers. Occupancy of a unit by guests shall be limited to thirty (30) days (unless otherwise approved by the Board) in any one calendar year, regardless of whether the Owner is present. These guests cannot invite other visitors to use the facilities.
2. Unit owners shall be responsible for all acts of their guests in violation of these Rules and Regulations and the Declaration of Condominium of Ironwood as same may be amended from time to time. This set of Rules and Regulations shall be kept in the unit and all guests shall be advised to read same.
3. Occupation of a unit is limited to six (6) persons in a two-bedroom unit and eight (8) persons in a three-bedroom unit.
4. Guests must abide by all Ironwood Rules and Regulations and the Declaration of Condominium of Ironwood, as same may be amended from time to time.
5. Guests shall not bring pets into any Ironwood unit or upon any common elements of Ironwood.
6. Tenants, guests and visitors are expected to comply with the same rules and regulations as the homeowners. Each homeowner should make their tenants and guests aware of the policies and rules that apply. Homeowners are fully responsible for the actions of tenants, guests and visitors including paying for any damage caused by them. Leases must state that tenants must observe the rules and policies of the Association. All leases must be in writing, with a copy provided to Management.

PARKING

1. Unit owners shall park in their assigned spaces and/or garage.
2. Any parking space other than that assigned to a unit owner shall be used only with the permission of the designated unit owner.
3. Unassigned spaces shall be utilized by guests only unless temporarily assigned to a Unit owner by the Board of Directors.
4. Parking of any vehicle on any common elements grassy area is prohibited.
5. Repairing of any vehicle or draining of coolants, engine oils, or other fluids is prohibited on common areas. Washing, waxing, dusting, cleaning of windows and changing tires is permitted.
6. Parking of the following vehicles are prohibited in exterior parking spaces, unless and acceptance is permitted by the Board of Directors:
 - a) Trucks
 - b) Recreational vehicles
 - c) Trailers
 - d) Motorcycles and
 - e) Boats
7. There shall be no parking on the common elements of any camper or van containing live-in facilities.
8. There shall be no parking on the common elements of any vehicles displaying advertising, except for vehicles making temporary deliveries or being used for performance of a service for or on behalf of unit owners at Ironwood. Government and utility vehicles (i.e. law enforcement, government, and utility vehicles) are an exception.
9. Unsightly, inoperative, and bizarre vehicles shall not be brought into or kept in the Ironwood community and the Board of Directors has sole discretion in defining such vehicles.
10. A unit owner having a vehicle parked in an assigned space and wanting to place a protective vehicle cover over such vehicle is permitted to do so, providing that the vehicle cover is a commercially available vehicle cover made for that vehicle, in the color tan.

PETS

1. Keeping of dogs within the condominium or common elements is prohibited.
2. House cats, birds in cages, fish in aquariums are permitted in the condominium.
3. Pets are not allowed on common ground.
4. If the Board of Directors finds that a pet is noisy, dirty or a nuisance for any reason, the owner shall be required to remove the pet immediately.
5. Guests shall not bring any pet into any unit or upon any Ironwood common element.
6. Service and Emotional support animals require appropriate documentation and must be approved by The Board of Directors

CLUBHOUSE

1. Use of the Clubhouse is limited to owners. The facilities shall not be used for meetings or organizations of any type other than meetings related to the business of Ironwood, Inc.
2. The Clubhouse may be used for private parties of Unit owners. Requests and reservations are to be made by calling the Association Secretary or the Property Management Company of record at least fourteen (14) days prior to such use.
3. A refundable deposit of \$50.00 will be required to reserve clubhouse and must be paid in advance.
4. All who use the Clubhouse shall clean and return it to prior condition after use. Failure to do so will result in its being cleaned at the expense of the Unit owner involved "with the \$50.00 deposit being forfeited". (When the clubhouse is used for cocktail parties' year round, it is necessary for the committee to clean up the kitchen and vacuum the carpeting).
5. All personal property brought into the Clubhouse shall be removed upon leaving.
6. Persons with wet bathing suits are not permitted in the Clubhouse, except for lavatory or emergency purposes.

MEMBER PARTICIPATION AT IRONWOOD ASSOCIATION MEETINGS

1. Meetings of the Board of Directors are hereby defined as a quorum of Directors gathered to conduct Association business (Robert's Rules of Order prevail).
2. In condominiums, the members must be provided at a minimum a 48 hour notice of the board meeting except in an emergency. This notice is posted on the board business bulletin board on the Clubhouse wall near the mailboxes.
3. Every Unit owner shall have the right to speak at meeting of the Board of Directors, to the extent required and permissible under applicable law, subject to the following rules:
 - a) Statements by Unit owners at meetings shall be restricted to agenda items.
 - b) Sign-up sheet for owners to address agenda items will be available on outside bulletin board or on the table before the meeting. Owners must identify item for the chair.
 - c) No Unit owners shall speak until recognized by the chair. A Unit owner may speak only once on each agenda item and the owner's statement **shall not exceed three minutes.**
 - d) Each speaker shall speak only to the chair. There will be no cross discussions with other members, board members or other attendees.
 - e) The chair will have the sole authority and responsibility to see to it that all unit owner participation is within the limits specified and is relevant to the agenda item.
 - f) Owners will have the opportunity to speak regarding "Any other business to be brought before the Board". No action or voting regarding these items will occur at his time. They may become agenda items at the next meeting.
4. Important information including Condo Docs, Applications, Financials, etc may Found at the web site **IronwoodNaplesFL.com**

POOL RULES

1. HOURS: 9:00 A.M. TO 10:00 P.M.
2. Only owners, lessees and their guests may use the pool.
3. Read and follow the rules as posted in the pool area.
4. All persons who use the pool do so at their own risk. Ironwood, Inc., does not employ lifeguard.
5. All minors under fifteen (15) years of age must be accompanied by an adult when using the pool.
6. A shower must be taken prior to using the pool and following the use of suntan oils, lotions or sun-blocks.
7. Cutoffs are not permitted in the pool.
8. Chairs and lounges shall be covered with a towel or other cover before oils or lotions are applied.
9. All personal belongings shall be removed when leaving the pool area.
10. After use, chairs and lounges shall be put back in place four (4) feet away from pool edge and umbrellas closed.
11. Use of toys or other equipment in the pool must be supervised by the adult responsible for the activity.
12. Only plastic and unbreakable glassware is permitted in the pool area.
13. Life rings and other pool equipment shall not be removed from designated locations except in an emergency.
14. Persons with infections and contagious health conditions shall not use the pool.
15. Radios, CD players, and cassette players are not permitted except wherein headphones are used.
16. The pool is geothermal heated so that the temperature is a consistent 84 degrees.
17. Infants must wear disposable swim diapers.

ENFORCEMENT PROVISIONS

1. For a first violation of non-compliance with the Ironwood Articles of Incorporation, Declaration of Condominium, By-Laws and House Rules and Regulations, as same may be amended from time to time, a written warning shall first be issued to the Unit Owner, tenant, and guest.
2. For a second violation of non-compliance with the Ironwood Articles of Incorporation, Declaration of Condominium, By-Laws and House Rules and Regulations, as same may be amended from time to time for a matter other than a violation of a parking restriction, a written notice of a hearing and intent to levy a fine will be issued to the Unit owners, tenant or guest pursuant to Article 8 of By-Laws, Florida Statute 718.303.
3. For a second violation of any Parking restrictions, the illegal vehicle is subject to being towed at the owner's expense pursuant to Florida Statute 715.07.

USEFUL TELEPHONE NUMBERS

Local useful telephone numbers at a glance...

EMERGENCY (Fire, Police, Medical)	9-1-1
SHERIFF'S OFFICE (non-emergency calls)	774-4434
COLLIER COUNTY COURT HOUSE:	
General Information	774-8999
Property Appraisers	774-8141
Tax Collector	774-8171
Recording & Deeds	732-2645
Passports	732-2645
Voter Registration	774-8450
UTILITIES:	
Florida Power and Light	Residential 262-1322
	Power Outage 800-468-8243
Comcast Cable	Customer Service 793-3577
Waste Management	649-2212
Public Utilities Information Hotline	213-5888
HOSPITALS:	
Naples Community Hospital	436-5000
North Collier Hospital	513-7000
Physicians Regional Medical Center (Collier)	348-4000
LIBRARIES:	
East Branch Open Mon, Tues, Wed & Thurs only	775-5592
Main Branch	593-0334
Lely South Regional	252-7542
AIRPORTS:	
Southwest Florida International	
Main Line/General Information	239-590-4800
Parking	239-768-1818
Ground Transportation	239-590-4738
Lost and Found	239-590-4810
Complaints	239-590-4721
Naples Airport Authority	
Administrative/Airport Information	239-643-0733
Complaints	239-643-1879

USEFUL TELEPHONE NUMBERS

(Cont)

AIR CONDITIONING:

Air Naples	239-354-3553
J.P. Brett & Sons	239-566-3633
Johnson's Air Conditioning	239-597-4675
Wiegold & Sons	239-438-4269

APPLIANCE REPAIR:

Collier County Appliances	239-775-5146 or 774-2115
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ELECTRICAL:

Naples Electric	239-417-1812
Scottish Electric	239-597-8744

INSURANCE – for Ironwood, Inc.

BABB, Inc. – Florida	239-333-1320
Fax	239-333-1760

LOCKSMITH:

"A" Locksmith	239-774-1244
A-Good Locksmith	239-263-8336

NEWSPAPER:

Naples Daily News	(Delivery)	239-263-4839
	(Classified)	239-263-4700

PLUMBING:

Shamrock Plumbing	239-592-7080
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This list of informational numbers for service provider vendors is intended to be only a suggested list. The vendors on this list are not endorsed, recommended nor solely used by the Ironwood Board of Directors. This list contains service providers that have been used by some of the homeowners of Ironwood, Inc., and should only be accepted as a suggestion, not a recommendation. It is not intended to discriminate against or alienate any service provider vendor in the Naples area that is normally used by any Ironwood Owner and the use of vendors located on this list is at the owners' sole discretion. The Ironwood Board of Directors cannot, nor will not be held liable if any owner is not satisfied with the work completed by a vendor on this list.

DEPARTURE PROCEDURES

When preparing to leave, the following are a few helpful pointers with regard to closing up your unit:

1. Unplug the Hot Water tank. Oil all valves with WD-40 and put some down in the garbage disposal.
2. Turn water off at the main valve.
3. Make sure Air Conditioner is set at 80 to keep mildew out of your unit. If you have a Humidistat, set it according to the directions.
4. Pour bleach in the toilet bowls. Saran Wrap the tops of the toilet bowls to prevent evaporation.
5. Turn off the Ice Maker. If you plan to disconnect your refrigerator, turn it off at the circuit breaker and leave refrigerator doors ajar. If you leave your refrigerator on, turn the temperature gauge down and with the freezer, it is a good idea to store as many filled plastic water jugs as possible as when they are frozen it keeps the freezer from turning on and off so frequently. Remove all perishable item in both freezer and fridge in case of extended power outage.
6. Make sure the Association Board has an up-to-date has an up-to-date key to your unit.
7. Make sure the Association Board and Management Company has your up-to-date northern address and phone number. Also, fill out and leave a Forwarding Address card for the Post Office.
8. Discontinue the newspaper. Put the Cable and Telephone on vacation status.
9. Close and lock all doors and windows.
10. If you do not have storm shutters on your lanais, bring in your porch furniture. **ALWAYS** bring the lanai furniture cushions inside to prevent mildew.
11. Remove batteries from VCR, TV Remote Controls, clocks, flashlights, touch lights and small kitchen timers. Replace batteries in smoke detector(s).
12. Unplug **ALL** appliances.
13. **UNPLUG** the telephone and answering machine.
14. If you are leaving a car, disconnect the battery.
15. **ALWAYS LET MANAGEMENT KNOW YOU ARE LEAVING OR RETURNING.** **ALWAYS** notify a member of the Board of Directors or Management if your unit will be used when you are not here.
16. Keep the *Ironwood Homeowner Handbook* with the House Rules and Regulations accessible.

FREQUENTLY ASKED QUESTIONS AND ANSWER SHEET
IRONWOOD, INC.

- Q: What are my voting rights in the condominium association?
- A: The owner of each unit or in the case of joint ownership, the owners collectively of a unit shall each be members of the Association and each shall have one vote.
- Q: What restrictions exist in the condominium documents on my right to use my unit?
- A: A unit owner is entitled to exclusive use and possession of his unit. He is entitled to use the common elements in accordance with the purposes for which they are intended, but no use of the unit or of the common elements may unreasonably interfere with the rights of other unit owners or other persons having rights to use the condominium property. No unit may be subdivided. The use of the units, common elements and limited common elements shall be governed by the condominium documents and by the rules and regulations adopted by the Board of Directors.
- Q: What restrictions exist in the condominium documents regarding the leasing of my unit?
- A: Entire units may be rented provided the occupancy is only by the Lessee and his family, its servants and guests. Units may be rented a maximum of one (1) time in one calendar year. The minimum rental period shall be sixty (60) days. No rooms may be rented and no transient tenants may be accommodated.
- Q: How much are my assessments to the condominium association for my unit type and when are they due?
- A: Varies – refer to current budget or management office.
- Q: Do I have to be a member of any other associations? If so, what is the name of the association and what are my voting rights in this association? Also, how much are my assessments?
- A: No.
- Q: Am I required to pay rent or land use fees for recreational or other commonly used facilities? If so, how much am I obligated to pay annually?
- A: No
- Q: Is the condominium association or other mandatory membership association involved in any court cases in which it may face liability in excess of \$100,000.00? If so, identify each such case.
- A: No

Note: THE STATEMENTS CONTAINED HEREIN ARE ONLY SUMMARY IN NATURE. A PROSPECTIVE PURCHASER SHOULD REFER TO ALL REFERENCES, EXHIBITS HERETO, THE SALES CONTRACT, AND THE CONDOMINIUM DOCUMENTS.

Ironwood Condominium Association, Inc. For the Period January 1, 2026 to December 31, 2026
Executive Budget Summary

# OF UNITS	TOTAL ANNUAL ASSESSMENTS	TOTAL QUARTERLY ASSESSMENTS
64	\$495,166.50	\$123,791.63

ONE-TIME	QUARTERLY		
Coupon Booklets	Mail Statements	Email Statements	None
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Unit	Ratio	Yearly Assessment	2026 Qtrr Assessment	2025 Qtrr Assessment	Difference	% Increase
400	1.83%	\$9,061.55	\$2,265.39	\$2,778.00	-\$512.61	-18%
402	1.58%	\$7,823.63	\$1,955.91	\$2,399.00	-\$443.09	
404	1.86%	\$9,210.10	\$2,302.52	\$2,824.00	-\$521.48	
406	0.94%	\$4,654.57	\$1,163.64	\$1,427.00	-\$263.36	
408	0.94%	\$4,654.57	\$1,163.64	\$1,427.00	-\$263.36	
410	1.85%	\$9,160.58	\$2,290.15	\$2,809.00	-\$518.85	
412	1.58%	\$7,823.63	\$1,955.91	\$2,399.00	-\$443.09	
414	1.85%	\$9,160.58	\$2,290.15	\$2,809.00	-\$518.85	
416	1.83%	\$9,061.55	\$2,265.39	\$2,778.00	-\$512.61	
418	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
420	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
422	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
424	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
426	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
428	1.94%	\$9,606.23	\$2,401.56	\$2,945.00	-\$543.44	
430	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
432	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
434	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
436	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
438	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
440	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
442	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
444	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
446	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
448	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
450	1.94%	\$9,606.23	\$2,401.56	\$2,945.00	-\$543.44	
452	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
454	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
456	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
458	1.66%	\$8,219.76	\$2,054.94	\$2,520.00	-\$465.06	
460	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
462	1.96%	\$9,705.26	\$2,426.32	\$2,976.00	-\$549.68	
464	1.79%	\$8,863.48	\$2,215.87	\$2,718.00	-\$502.13	
466	1.79%	\$8,863.48	\$2,215.87	\$2,718.00	-\$502.13	
468	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
470	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
472	1.96%	\$9,705.26	\$2,426.32	\$2,976.00	-\$549.68	
474	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
476	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
478	1.79%	\$8,863.48	\$2,215.87	\$2,718.00	-\$502.13	
480	1.79%	\$8,863.48	\$2,215.87	\$2,718.00	-\$502.13	
482	1.96%	\$9,705.26	\$2,426.32	\$2,976.00	-\$549.68	
484	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
486	1.78%	\$8,813.96	\$2,203.49	\$2,702.00	-\$498.51	
488	1.78%	\$8,813.96	\$2,203.49	\$2,702.00	-\$498.51	
490	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
492	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
494	1.96%	\$9,705.26	\$2,426.32	\$2,976.00	-\$549.68	
496	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
498	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
500	1.78%	\$8,813.96	\$2,203.49	\$2,702.00	-\$498.51	
502	1.78%	\$8,813.96	\$2,203.49	\$2,702.00	-\$498.51	
504	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
506	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
508	1.80%	\$8,913.00	\$2,228.25	\$2,733.00	-\$504.75	
510	1.80%	\$8,913.00	\$2,228.25	\$2,733.00	-\$504.75	
512	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
514	1.09%	\$5,397.31	\$1,349.33	\$1,655.00	-\$305.67	
516	1.96%	\$9,705.26	\$2,426.32	\$2,976.00	-\$549.68	
518	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
520	1.08%	\$5,347.80	\$1,336.95	\$1,640.00	-\$303.05	
522	1.80%	\$8,913.00	\$2,228.25	\$2,733.00	-\$504.75	
524	1.81%	\$8,962.51	\$2,240.63	\$2,748.00	-\$507.37	
526	1.95%	\$9,655.75	\$2,413.94	\$2,960.00	-\$546.06	
	100%	\$495,166.50	\$123,791.63	\$151,822.00		


Board of Directors -Signature

12/26/2025
Date

Ironwood Condominium Association, Inc. For the Period January 1, 2026 to December 31, 2026

Executive Budget Summary

		2025 Budgeted Amounts	2025 10 Months Actual	2025 2 Months Remaining	2025 Estimated Year End	2026 PROPOSED YTD Budget	Previous Year Variance	
							\$	%
INCOME								
40000	Assessments	\$607,288.00	\$628,356.22	\$0.00	\$628,356.22	\$495,166.50	(\$112,121.50)	-18%
40001	Reserve Funding	(\$111,500.00)	(\$111,500.00)	\$0.00	\$0.00	(\$115,400.00)	(\$3,900.00)	3%
40002	Late Fees	\$0.00	\$650.00	\$0.00	\$650.00	\$0.00	\$0.00	Not Budgeted
40003	Delinquent Assmt Interest	\$0.00	\$976.91	\$0.00	\$976.91	\$0.00	\$0.00	Not Budgeted
40004	Interest Income	\$0.00	\$15,511.80	\$0.00	\$15,511.80	\$0.00	\$0.00	Not Budgeted
40009	Application Sales	\$0.00	\$1,050.00	\$0.00	\$1,050.00	\$0.00	\$0.00	Not Budgeted
40030	Prior Yr Surplus (Deficit)	\$160,264.68	\$153,636.24	\$0.00	\$153,636.24	\$160,000.00	(\$264.68)	0%
40997	Other Income	\$0.00	\$2,150.58	\$0.00	\$2,150.58	\$0.00	\$0.00	Not Budgeted
TOTAL OPERATING INCOME		\$656,052.68	\$690,831.75	\$0.00	\$802,331.75	\$539,766.50	(\$116,286.18)	-18%
EXPENSES								
Contracted Services								
52000	Contingency	\$24,952.00	\$7,212.94	\$1,442.59	\$8,655.53	\$15,020.00	(\$9,932.00)	-40%
52009	Pest Control	\$6,600.00	\$8,590.00	\$1,718.00	\$10,308.00	\$7,000.00	\$400.00	6%
52010	Termite Pest Control	\$6,000.00	\$550.00	\$0.00	\$550.00	\$0.00	(\$6,000.00)	Not Budgeted
52013	Pool	\$5,922.00	\$4,263.34	\$852.67	\$5,116.01	\$7,162.00	\$1,240.00	21%
52020	Landscape Contract	\$37,044.00	\$21,780.00	\$4,356.00	\$26,136.00	\$30,000.00	(\$7,044.00)	-19%
52023	Tree Service	\$7,500.00	\$525.00	\$105.00	\$630.00	\$5,000.00	(\$2,500.00)	-33%
52028	Service and Handyman Maintenance	\$7,200.00	\$6,101.25	\$1,220.25	\$7,321.50	\$7,200.00	\$0.00	0%
52034	Pressure Washing	\$4,000.00	\$388.53	\$77.71	\$466.24	\$4,000.00	\$0.00	0%
		\$99,218.00	\$49,411.06	\$9,772.21	\$59,183.27	\$75,382.00	-\$23,836.00	-24%
Repairs/Supplies								
53002	Building & Exterior R&M	\$200,000.00	\$33,575.58	\$6,715.12	\$40,290.70	\$100,000.00	(\$100,000.00)	-50%
53003	Clubhouse Maint	\$1,632.08	\$389.58	\$77.92	\$467.50	\$1,549.00	(\$83.08)	-5%
53007	Fire Alarm & Eqpt	\$1,200.00	\$1,071.66	\$214.33	\$1,285.99	\$1,400.00	\$200.00	17%
53011	Cleaning & Janitorial Supplies	\$0.00	\$287.26	\$57.45	\$344.71	\$500.00	\$500.00	New
53012	Holiday Decorations	\$200.00	\$0.00	\$0.00	\$0.00	\$200.00	\$0.00	0%
53037	Irrigation Repairs	\$6,000.00	\$605.00	\$121.00	\$726.00	\$3,500.00	(\$2,500.00)	-42%
53038	Landscaping-Plant Replacement	\$2,000.00	\$10,285.00	\$2,057.00	\$12,342.00	\$2,000.00	\$0.00	0%
53039	Mulch	\$1,000.00	\$0.00	\$0.00	\$0.00	\$1,000.00	\$0.00	0%
53046	Pool Repairs & Maintenance	\$7,000.00	\$3,933.38	\$786.68	\$4,720.06	\$10,000.00	\$3,000.00	43%
		\$219,032.08	\$50,147.46	\$10,029.49	\$60,176.95	\$120,149.00	(\$98,883.08)	-45%
Utilities								
54001	Electricity	\$7,675.63	\$5,296.42	\$1,059.28	\$6,355.70	\$7,900.00	\$224.37	3%
54018	Water	\$43,203.24	\$41,002.10	\$8,200.42	\$49,202.52	\$51,000.00	\$7,796.76	18%
54024	Internet/WiFi Service	\$2,100.00	\$2,007.37	\$401.47	\$2,408.84	\$2,400.00	\$300.00	14%
		\$52,978.87	\$48,305.89	\$9,661.18	\$57,967.07	\$61,300.00	\$8,321.13	16%
Administrative								
55000	Management Fees/Acct Fees	\$19,200.00	\$16,977.60	\$3,395.52	\$20,373.12	\$20,000.00	\$800.00	4%
55001	Division Fees	\$282.00	\$48.40	\$9.68	\$58.08	\$282.00	\$0.00	0%
55002	Corporate Annual Fees	\$65.00	\$0.00	\$75.00	\$75.00	\$75.00	\$10.00	15%
55004	Licenses/Permits/Fees	\$500.00	\$954.90	\$0.00	\$954.90	\$955.00	\$455.00	91%
51001	Admin/Office Expenses	\$3,500.00	\$1,781.50	\$356.30	\$2,137.80	\$3,100.00	(\$400.00)	-11%
55012	Website/Technology Fees	\$1,340.00	\$1,490.00	\$298.00	\$1,788.00	\$1,394.00	\$54.00	4%
55018	Legal - General	\$10,000.00	\$18,492.36	\$3,698.47	\$22,190.83	\$10,000.00	\$0.00	0%
		\$34,887.00	\$39,764.52	\$7,836.92	\$47,601.44	\$35,806.00	\$919.00	3%
Taxes/Insurance								
56000	CPA Services	\$5,500.00	\$300.00	\$5,200.00	\$5,500.00	\$5,500.00	\$0.00	0%
56001	Income Tax	\$0.00	\$1,692.96	\$0.00	\$1,692.96	\$1,800.00	\$1,800.00	New
56003	Property Insurance	\$114,369.52	\$91,477.78	\$18,295.56	\$109,773.34	\$101,346.00	(\$13,023.52)	-11%
56008	Flood Insurance	\$109,150.05	\$88,455.53	\$17,691.11	\$106,146.64	\$108,791.00	(\$359.05)	0%
56009	General Liability Ins	\$12,973.42	\$10,464.96	\$2,092.99	\$12,557.95	\$13,260.45	\$287.03	2%
56013	Insurance Finance Charge + Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00	New
56011	Umbrella Ins	\$5,311.84	\$4,248.18	\$849.64	\$5,097.82	\$5,940.05	\$628.21	12%
56016	Workers Comp	\$503.00	\$417.56	\$83.51	\$501.07	\$492.00	(\$11.00)	-2%
		\$247,807.83	\$197,056.97	\$44,212.80	\$241,269.77	\$247,129.50	-\$678.33	0%
TOTAL OPERATING EXPENSES		\$653,923.78	\$384,685.90	\$81,512.61	\$466,198.51	\$539,766.50	-\$114,157.28	-17%
RESERVE FUNDING ANALYSIS								
Traditional Reserves Beginning Fund Balance						\$988,058.00		
Budgeted Traditional Reserves Additions		\$111,500.00				\$115,400.00	\$3,900.00	3%
Budgeted Reserve Expenses						(\$534,840.00)		
Est Annual Interest Earned						\$16,660.51		
Ending Fund Balance						\$585,278.51		
TOTAL OPERATING EXPENSES & RESERVE FUNDING		\$765,423.78				\$655,166.50		

Ironwood Condominium Association, Inc. For the Period January 1, 2026 to December 31, 2026

Based on 64 Doors

Inflation Factor 3.00%
Interest Rate Factor 2.93%

Funding Type	Pooled / Cashflow Methodology*
Fiscal Period	2026
Traditional Reserves Beginning Fund Balance	\$988,058
Budgeted Traditional Reserves Additions	\$115,400

2026					
Reserve Items	Replacement Year	Replacement Cost	Useful Life Years	Remaining Life Years	YEAR 2026
General Traditional Reserves					
BALCONIES- CONCRETE REPAIRS/ WATERPROOFING	2026	\$10,800.00	12	0	\$10,800.00
BALCONIES- WOOD- DECK BOARDS & REPAIRS	2026	\$11,100.00	18	0	\$11,100.00
BALCONIES- WOOD- REPLACEMENT	2043	\$109,200.00	35	17	\$0.00
GARAGE DOORS	2030	\$71,500.00	25	4	\$0.00
GUTTERS & DOWNSPOUTS	2037	\$56,250.00	20	11	\$0.00
LIGHT FIXTURES	2026	\$14,800.00	20	0	\$14,800.00
ROOFS (SHINGLE)	2037	\$450,000.00	18	11	\$0.00
SIDING (PHASED)	2026	\$310,500.00	40	0	\$310,500.00
PAINT (& STUCCO REPAIRS)	2026	\$102,000.00	7	0	\$102,000.00
PAVEMENT- SEAL COAT	2026	\$12,640.00	5	0	\$12,640.00
PAVEMENT- MILL & OVERLAY	2030	\$122,450.00	20	4	\$0.00
CONCRETE SIDEWALKS	2056	\$82,800.00	65	30	\$0.00
IRRIGATION SYSTEM (PUMP)	2028	\$3,000.00	20	2	\$0.00
Irrigation System, Replacement	2028	\$53,200.00	40	2	\$0.00
LIGHT POLES & FIXTURES	2028	\$25,500.00	25	2	\$0.00
MAILBOX STATIONS	2046	\$8,400.00	25	20	\$0.00
PIPES- SUBSURFACE UTILITIES	2042	\$30,000.00	85	16	\$0.00
HVAC (2 SYSTEMS)	2026	\$24,000.00	20	0	\$24,000.00
CLUBHOUSE- INTERIOR RENOVATIONS	2031	\$71,500.00	25	5	\$0.00
CLUBHOUSE WINDOWS & DOORS	2026	\$36,000.00	25	0	\$36,000.00
POOL DECK PAVERS	2028	\$16,590.00	25	2	\$0.00
POOL FENCE	2028	\$5,760.00	25	2	\$0.00

POOL FURNITURE	2026	\$13,000.00	12	0	\$13,000.00
POOL HEATER	2038	\$13,500.00	15	12	\$0.00
POOL EQUIPMENT (PHASED REPLACEMENT)	2038	\$23,000.00	15	12	\$0.00
POOL REFINISH	2032	\$24,490.00	12	6	\$0.00
Structure, Total Replacement	2047	\$237,000.00	60	21	\$0.00
Totals		\$1,938,980.00			\$534,840.00

Traditional Reserves Beginning Fund Balance	\$988,058.00
Budgeted Traditional Reserves Additions	\$115,400.00
Reserve Expenditures	(\$534,840.00)
Est Annual Interest Earned	\$16,660.51
Ending Fund Balance	<u>\$585,278.51</u>

**WAIVING OF RESERVES, IN WHOLE OR IN PART, OR ALLOWING ALTERNATIVE USES OF EXISTING RESERVES
MAY RESULT IN UNIT OWNER LIABILITY FOR PAYMENT OF UNANTICIPATED SPECIAL ASSESSMENTS REGARDING
THOSE ITEMS.**

**The above costs are estimated and have not been verified by an engineering study*