KEY COLONY HOMEOWNERS' ASSOCIATION, INC.

RULES AND REGULATIONS GOVERNING INSPECTION AND COPYING OF ASSOCIATION RECORDS

Condominium and Homeowner Associations may adopt reasonable rules regarding the frequency, time, location, notice, and manner of record inspections and copying.

The following rules governing inspection of the Official Records of the Association are adopted:

- 1.1 Official Records Defined. The Official Records available for inspection and copying are those designated by Chapter 718, Florida Statutes, as amended from time to time, as the Official Records of the Association, to the extent that the Association is required to maintain such records. Under no circumstances does a record include any document not already in existence, nor records whose retention period has expired, as provided for by the law or the rule in effect on the effective date of this Rule, whether or not said records are still in existence.
- 1.2 Record Defined. Record shall mean a document or group of documents relating to a particular matter. By way of example, the following constitute one (1) record each, monthly phone bill as sent by the utility, the general ledger of a particular fund for one month, a paid invoice from one vendor as sent by that vendor, and the minutes of a meeting held at one particular time and date. The person designated by the Association to oversee the inspection of records shall, in his or her sole discretion, determine what constitutes a single record.
- 1.3 Records Available. No records other than those defined above shall be available for inspection or copying, unless the Association determines it to be in the best interest of the Association to make such records available for inspection and/or copying.
- 1.4 Persons Entitled to Inspect or Copy. Unit Owners and the Unit Owner's authorized representative, shall have the right to inspect or copy the records of the Association, as permitted by law. All references to Unit Owner will include a Unit Owner's authorized representative. No other person shall be permitted to inspect or copy the Association records, unless approved by the Board or the President or unless required by law.

1.5 Inspection and Copying.

1.5.1 A Unit Owner desiring to inspect or copy Association records shall submit a written request by Certified U.S. Mail, Return Receipt Requested, to the Association in care of the Association's Manager, which address is currently: **Key Colony Homeowners' Association**, **Inc.**, **c/o Manager**, **235 Crandon Blvd.**, **Suite 6**, **Key Biscayne**, FL **33149**. Upon a change in the Association's management address, Unit Owners must send all written requests to the new management address or to an address designated by the Association's Board of Directors.

- 1.5.2 Requests by facsimile transmission, electronic mail (e-mail) or other means do not comply with this Rule. Verbal requests do not comply with this Rule. The written request must specify the particular records the Unit Owner desires to inspect or copy, including pertinent dates or time periods. The specification of the particular records must be sufficiently detailed to permit the Association to retrieve the exact records requested.
- **1.5.3** A Unit Owner's inspection request shall be deemed received the date that the receipt card was signed for by the Association.
- 1.5.4 Inspection or copying of records shall be restricted solely to those records specifically designated in the written request for inspection or copying and shall be conducted solely by the Unit Owner signing the inspection request, or their authorized representative. No inspection or copying of any other records shall be permitted.
- 1.5.5 If more than one Unit Owner desires to inspect the same records, the Association may require that such inspections are conducted at different times. If a Unit Owner has designated an authorized representative, either the Unit Owner or the authorized representative may inspect the records; however, both parties may not inspect the records together. However, this shall not preclude a Unit Owner from inspecting the records with the Unit Owner's representative if such representative is a Certified Public Accountant licensed to practice in Florida, or an Attorney at Law, admitted to practice in Florida.
- 1.5.6 No Unit Owner shall be entitled to inspect records for more than nine (9) hours in any calendar month. At the request of either the Association or the Unit Owner, inspections may be broken up into segments, provided that three (3) inspection visits per calendar month shall be the maximum number of sessions in a calendar month, and nine (9) hours maximum cumulative inspection time.
- 1.5.7 No Unit Owner may submit more than one request for inspection and/or copying of the same record within a sixty (60) day period.
- 1.5.8 No Unit Owner may request the inspection of more than fifty (50) records at any one time, nor shall the Association be required to produce records for inspection exceeding five hundred (500) pages at any one time. If the Unit Owner's request exceeds either of these limitations, the Association may provide records for inspection in the order requested by the Unit Owner up to the limiting factor, and notify the Unit Owner that the other records will be made available for inspection at another inspection session upon receipt of another written request of the Unit Owner. An Owner shall not be precluded from requesting records which were not produced because of the aforesaid limitations within sixty (60) days pursuant to Section 1.5.7 above.
- 1.5.9 No Unit Owner may request the inspection of more than one hundred and fifty (150) records within any sixty (60) day period, nor shall the Association be required to produce more than one thousand (1,000) pages within any sixty (60) day period, regardless of the number of requests made by the Unit Owner during those sixty (60) days. If the Unit Owner's

request exceeds either of these limitations, the Association may provide records for inspection in the order requested by the Únit Owner up to the limiting factor, and notify the Unit Owner that the other records will be made available for inspection at another inspection session upon receipt of another written request of the Unit Owner, subsequent to the sixty (60) day period.

- 1.5.10 The Association will not create or generate a document or a report that it would not otherwise create or generate unless it is required to do so by law or its governing documents.
- 1.5.11 Inspections of records shall be conducted at the office where the Association's records are maintained or at such other location as may be designated by the Association. Records must be made available for inspection in Miami-Dade County or, if outside of Miami-Dade County, within forty-five (45) miles of Key Colony.
- **1.5.12** No Unit Owner shall remove original records from the location where the records are inspected. No marks or alterations shall be made on original records.
- 1.5.13 Records shall generally be made available for inspection by the Association on or before the tenth (10th) working day subsequent to actual receipt by the Association of the written request for inspection, or within the time period required by law. This time frame may be extended upon request of the Unit Owner or for good cause. In any case, the Association shall always use its best efforts to make records available for inspection by the tenth (10th) working day after receipt of the request, and the failure to do so shall create a rebuttable presumption that the Association has violated the provisions of this Rule. The Association may rebut the presumption by obtaining an opinion from legal counsel that the Association has, under the circumstances, attempted to address the Unit Owner's records inspection request promptly and in good faith. In addition, this time frame shall be extended in the event the records are so voluminous, or otherwise in such condition as to render this time frame unreasonable.
- 1.5.14 The Association shall notify the Unit Owner by telephone or in writing, that the records are available and the time, date and place for such inspection. Inspection shall be made only during normal Association business hours, or during the normal business hours of the location of inspection if other than the Association office. For the purposes herein, "working day" shall mean Monday through Friday, exclusive of federal, state and local holidays in which the office of the Association or office where the records are being made available for inspection is closed. For purposes herein, "normal business hours" shall be 9:00 A.M. to 12:00 P.M. and 1:00 P.M. to 5:00 P.M., Monday through Friday.
- 1.5.15 If, at, or subsequent to inspection, a Unit Owner desires to have a copy of a record, the Unit Owner shall designate in a separate writing, which record, or portion thereof, for which a copy is desired, or, in the alternative, shall designate such record by use of a clip or tab upon the page(s) desired. Not more than one (1) copy of each record requested shall be permitted. If the location where the records are being inspected or stored has a copy machine capable of making copies of the records designated, and the Owner has requested copying of 25 or less pages of records, then copies of the records shall be made contemporaneously with the

inspection. If, however, the records to be copied exceed 25 pages, or there is no copy machine at the location where the records are being inspected, then copies of the records shall be available within three (3) working days subsequent to the designation of such records. If the records to be copied are so voluminous that it is not practicable for them to be copied where they are kept, the Association may send the records out for copying by an outside source, such as a commercial copying company. Copies made by an outside source shall be available as soon as a copying service can pick-up, copy and return the records to the location where the records are being inspected or stored. Photocopies will be available at the place where Official Records are kept. Unit Owners requesting copies must arrange for pick-up of records. The Association shall have no obligation to mail or otherwise deliver copies to any place. As determined by the Manager, the President, the Board, or the person designated by the Association to oversee the inspection of records, in the event the copies of the records are so voluminous, or a copy machine or copy service is not available or too busy, or the records are in such condition or form that copies cannot be made available within the above-stated time periods, then copies will be made available as soon as practical.

- **1.5.16** Copying of official records will be limited to those records that exist at the time of the request. No request for future documents will be accepted.
- 1.5.17 The Association shall allow a Unit Owner or his or her authorized representative to use a portable device, including a smartphone, tablet, portable scanner, or any other technology capable of scanning or taking photographs, to make an electronic copy of the official records in lieu of the Association's providing the Unit Owner or his or her authorized representative with a copy of such records. The Association may not charge a Unit Owner or his or her authorized representative for the use of a portable device. However, if an Official Record is stored electronically and the Unit Owner requests a printed copy to scan, the Association may impose a copying charge, as designated in Section 1.5.18 below, for printing the record(s) from the computer.
- 1.5.18 A Unit Owner shall pay the reasonable expense of copying. In the event the copies are made by the Association, the cost shall not exceed twenty-five cents (\$.25) per page unless a resolution is made by the Board to the contrary, for a difficult copy charge. If copies are made by outside vendors, actual costs shall be charged to the Unit Owner. Payment in advance for the cost of a copy shall be required. In the event payment is made in form other than cash, cashier's check, money order or certified check, payment shall not be deemed received unless and until payment has cleared. No copy of a record shall be made unless and until payment for the copy is received and payment has cleared, if applicable.
- 1.5.19 Records not normally kept in written form shall be produced for inspection in the form in which they are normally kept. However, if records are kept on computer format, the Association may print such records to paper. The Association shall not be obligated to allow Unit Owners to access the Association's computer system, nor shall it be required to make copies of computer records which may violate copyright laws, licensing laws or agreements, vendor agreements, or which involve proprietary software or computer data. The cost of converting such

non-written records to written format, where required, shall be in addition to the cost of copying such records, and the Unit Owner shall pay the reasonable expense of converting such records to written form, which expense shall be the actual cost of making the copy, but no less than twenty-five cents (\$.25) per page.

1.5.20 The Association may, but shall not be obligated to, comply with its obligation to make Official Records available for inspection by providing them to the Unit Owner by electronic mail, the internet, or making them available in a computerized format readable with customary programs used in computers of consumers. If the Association provides access to Official Records through a computer supplied by the Association or the office in which records access is being conducted, the person inspecting the records shall not e-mail the records inspected to any other computer, person, or e-mail account, review other content or programs on said computer, nor otherwise in any fashion download, forward, or otherwise transmit or manipulate the data he or she reads during the inspection of the records by review on electronic mail, internet or computerized format. If, however, a Unit Owner provides the Association with written notice that they do not have access to a computer, the Association must supply the records in paper format.

1.6 Manner of Inspection.

- 1.6.1 For purposes hereof, a Unit Owner and the Unit Owner's authorized representative shall be considered one person. If inspection is requested by any person other than a record Owner of the Unit, said request shall not be recognized by Association unless and until the record Owners of the Unit designate such person, in writing, as their authorized representative or unless such person is an attorney admitted to practice in Florida.
- 1.6.2 All persons inspecting or requesting copies of records shall conduct themselves in a courteous manner, and shall not interfere with the normal operation of the Association office and the duties of their personnel, or the office where the records are otherwise inspected or copied or the duties of their personnel. The Association office, or office of inspection, may assign a staff person or other person to assist in the inspection and all requests for further assistance and copying during inspection shall be directed to that staff person.

1.7 Enforcement of Inspection and Copying Rules.

- 1.7.1 Any violation of these Rules may result in the immediate suspension of the inspection or copying until such time as the violator agrees in writing to comply herewith.
- 1.7.2 Any requests for inspection and copying not complying with these Rules need not be honored, but in such cases the Association shall e-mail, mail or hand-deliver a written response to the person requesting inspection and/or copying and shall indicate how the request fails to comply herewith.

- 1.7.3 The Board of Directors may take whatever appropriate legal action is available against any person who fails to comply with these Rules, including but not limited to the levy of fines or suspension of use rights subject to the requirements of law.
- 1.7.4 Nothing in these Rules shall be construed as a limitation or restriction upon any of the Association's rights or remedies, or act as an election of remedies. All rights and remedies available to the Association shall be cumulative.

The President of the Association, or the Manager (under the direction of the President), shall have the authority to interpret and implement the provisions of this Rule and make decisions and judgments arising hereunder without need for Board approval on a case-by-case basis.

ACTIVE: S06660/095091:11027008_1

KEY COLONY HOMEOWNERS' ASSOCIATION, INC.

- I. RULES REGARDING AUDIO AND VIDEO RECORDING OF MEETINGS AND UNIT OWNER PARTICIPATION AT MEETINGS
 - A. Any Unit Owner may tape record or videotape meetings of the Board of Directors, or Members' meetings, subject to the following restrictions:
 - 1. The audio and video equipment and devices which Unit Owners are authorized to utilize at any such meeting must not produce distracting sound or light emissions.
 - 2. Audio and video equipment must be assembled and placed in position in advance of the commencement of the meeting in a location that is acceptable to the Board.
 - a. Recording audio and video from one's seat is not deemed an acceptable location as it is distracting to those seated around you. Persons wishing to audio and video record from their seat must sit in an area in the back of the room designated by the Board for those who wish to record the meeting in this manner.
 - b. For those not wishing to audio or video record from the designated location in the back of the room, the following applies -- All audio and video equipment, including but not limited to the use of cellular phones and devices, must be set up in the area designated by the Board.
 - 3. Anyone videotaping or recording a meeting will not be permitted to move about the meeting room in order to facilitate the recording.
 - 4. The use of lighting equipment of any kind for video recording is prohibited.
 - 5. At least 24 hours advance written notice via confirmed email to the Manager [manager@keycolonyhoa.org] or via hand delivered notification to the onsite management office for each meeting shall be given to the Association by any Unit Owner desiring to utilize any audio and/or video equipment to record a meeting. If you use email you must receive confirmation that the email was received (e.g. an automatic read receipt, or confirmation from the manager). The information in the notice shall include a notation as to whether the Unit Owner wishes to:
 - a. record from his/her seat (pursuant to Rule 2[a] above), or
 - b. whether the Unit Owner will set up equipment in advance at the location determined by the Board.

- Anyone not providing such advance written notice, or the information required in 5(a) or 5(b) above, will not be permitted to audio and video record at the meeting.
- The Association will permit audio and/or video recording of meetings as set forth in this rule. Dissemination of any such recording is not permitted. The publication of live video and/or audio streaming of Board, committee, and members' meetings by Unit Owners or others permitted to attend such meetings, including but not limited to the use of Skype, Facetime, YouTube, Instagram, Facebook social media or through the use of any other media or apps is strictly prohibited. The Association may fine violators, may suspend use and voting rights, seek injunctive relief and/or pursue any other remedy allowed by law. Further, any person(s) violating this rule who publishes or uploads video/audio from a meeting will lose the right to tape record or videotape any and all meetings held during the twelve (12) month period following the rule violation.
- 7. Non-Unit Owners, if permitted to be present at Board, Committee, or Members' Meetings are prohibited from audio and/or video recording such meetings.

II. BOARD AND COMMITTEE MEETINGS

Board and Committee Meetings Defined.

- A. Board Meeting is defined as a quorum of directors gathered to conduct official Association business. Board Meeting does not include fact finding inquiries or investigations, or legal inquiries or investigations, used as a basis to obtain information or documentation and inform directors so that directors may determine, at a Board Meeting, what course of action to take. Without limiting the foregoing, Board Meeting does not include a meeting between the Board and its attorney when the meeting would be protected by the attorney-client privilege or when the meeting concerns proposed or pending litigation. Board Meeting also does not include a meeting where personnel matters will be discussed.
- B. Committee Meeting is defined as a quorum of committee members gathered to conduct the official business of the committee. Committee Meeting does not include fact finding inquiries or investigations, or law inquiries or investigations, used as a basis to obtain information or documentation and inform committee members so that committee members may determine or recommend, at a Committee Meeting or Board Meeting, what course of action to take. Without limiting the foregoing, Committee Meeting does not include a meeting between the committee and the Board's attorney when the meeting would be protected by the attorney-client privilege or when the meeting concerns proposed or pending litigation.
- C. Committee is defined as an official body created by the governing documents or by Resolution of the Board of Directors or President to which certain specified powers (as

set forth in the Resolution) are delegated or to which certain actions (as set forth in the Resolution) have been delegated. The official business of the committee is as set forth in the Board of Directors' or President's Resolution creating the committee.

Attendance at Board or Committee Meetings.

A. A unit owner has no right to and cannot attend a *Board Meeting* or a *Committee Meeting*, except as provided by law. A person who is not a unit owner cannot attend a *Board Meeting* or a *Committee Meeting*, except for a person named as a power of attorney for a unit owner.

Participation at Board and Committee Meetings.

- A. A unit owner cannot make a statement at a *Board Meeting* or a *Committee Meeting*, except as provided by law and as provided in these Rules. A person who is not a unit owner cannot make a statement at a *Board Meeting* or a *Committee Meeting*, except for a person named as a power of attorney for a unit owner.
- B. After the approval of the prior meeting minutes, the Chair of the Meeting shall open the meeting up to members for "Owner Comments." Any unit owner who submitted a written request on the sign-in sheet during the Owner Comment segment of the agenda will be permitted to speak in the order listed on the sign-in sheet, as recognized by the Chair of the Meeting. A unit owner statement cannot exceed three (3) minutes, unless requested to do so by the Chair of the meeting, and may only speak once during Owner Comments. Other unit owners cannot "yield" their time for the purpose of extending a unit owner's time limit.
- C. A unit owner can speak only once in reference to each agenda item, unless otherwise requested to speak again by the Chair of the meeting. A unit owner statement cannot exceed three (3) minutes unless requested to do so by the Chair of the meeting. Other unit owners cannot "yield" their time for the purpose of extending a unit owner's time limit. The Chair of the meeting will give the floor to the unit owner permitted to make a statement subsequent to the discussion by the Board of Directors or Committee of the agenda item upon which the unit owner will make a statement, but prior to the voting of the directors or committee members on that agenda item.

Recording Board or Committee Meetings.

A. No unit owner can tape record or videotape any Board Meeting or any Committee Meeting, except as permitted by law. For security and privacy reasons, videotapes of meetings made by a unit owner are not to be uploaded to the internet in any fashion including by posting to sites such as YouTube or viewable by the general public. A unit owner who wants to tape record or videotape a Board Meeting or Committee Meeting must submit a written request to tape record or videotape on the sign-in sheet prior to

the time for the meeting. The written request must specify the method of recording the unit owner will utilize. A separate written request must be made for each *Board Meeting* and each *Committee Meeting* the unit owner wants to tape record or videotape. Blanket or general written requests to record meetings, such as "All Unit Board Meetings", are prohibited and cannot be honored. Also see Section I above.

- B. No tape recording or videotaping of any Board Meeting or any Committee Meeting can interfere with or obstruct the meeting. None of the equipment used for taping can interfere with or obstruct any unit owner's or director's view of the meeting, ability to hear the meeting, block access to or from the meeting or to or from the seating in the meeting, or constitute a tripping hazard. Extra lighting for videotaping is prohibited. All taping equipment used must conform to the electrical codes. No accessory can be attached to any electrical outlet that enables more equipment to utilize the outlet than would normally and safely utilize the outlet. The use of wearable technology including but not limited to Google Glass to surreptitiously tape any Board Meeting or any Committee Meeting will result in the user of such technology being ejected from the meeting in addition to the penalty set forth in Subsection D below.
- C. The Board of Directors or Chair of the meeting reserves the right to limit the number of tape recorders and videotape recorders at a meeting to avoid confusion, tangled or cumbersome equipment and safety problems.
- D. Any person violating the rules regarding taping of meetings will lose the right to tape record or videotape any and all meetings held during the twelve (12) month period following the rule violation.

III. UNIT OWNER MEETINGS

Unit Owner Meetings Defined.

A. Unit Owner Meeting is defined as a quorum of unit owners gathered to conduct official Association business. Unit Owner Meeting does not include fact finding inquiries or investigations, or law inquiries or investigations, used as a basis to obtain information or documentation and inform unit owners so that unit owners may determine, at a Unit Owner Meeting, what course of action to take.

Attendance at Unit Owner Meetings.

A, A unit owner has no right to and cannot attend a *Unit Owner Meeting* except as provided by law. A person who is not a unit owner cannot attend a *Unit Owner Meeting*, except for a person named as a power of attorney or a valid proxy holder.

Participation at Unit Owner Meetings.

- A. A unit owner cannot make a statement at a *Unit Owner Meeting* except as provided by law and as provided in these Rules. A person who is not a unit owner cannot make a statement at a *Unit Owner Meeting*, except for a person named as a power of attorney or a valid proxy holder ("attendee").
- B. After the members approve the prior meeting minutes, the Chair of the Meeting shall open the meeting up to members for "Owner Comments." Any unit owner who submitted a written request to make a statement on the sign-in sheet during the Owner Comment segment of the agenda will be permitted to speak, as recognized by the Chair of the Meeting, in the order listed on the sign-in sheet. A unit owner statement cannot exceed three (3) minutes unless requested to do so by the Chair of the meeting and may only speak once during Owner Comments. Other unit owners cannot "yield" their time for the purpose of extending a unit owner's time limit.
- C. A unit owner or attendee can speak only once in reference to each agenda item. The statement cannot exceed three (3) minutes. Other unit owners or attendees permitted to speak cannot "yield" their time for the purpose of extending a unit owner's time limit. The Chair of the meeting will give the floor to the person permitted to speak subsequent to the calling of the agenda item upon which the person will make a statement, but prior to the voting of the unit owners upon that agenda item.

Recording Unit Owner Meetings.

- A. No unit owner can tape record or videotape any Unit Owner Meeting except as permitted by law. For security and privacy reasons, videotapes of meetings made by a unit owner are not to be uploaded to the internet in any fashion including by posting to sites such as YouTube or viewable by the general public. A person who is not a unit owner cannot tape record or videotape a Unit Owner Meeting. The use of any type of wearable technology, including but not limited to, Google Glass falls within the definition of "tape recording" or "videotaping" a meeting and owners and/or users of such devices must comply with this subsection entitled "Recording Unit Owner Meetings". A unit owner who wants to tape record or videotape a Unit Owner Meeting must submit a written request to tape record or videotape the Unit Owner Meeting on the sign-in sheet prior to the start of the Meeting. The written request must specify the method of recording the unit owner will utilize. A separate written request must be made for each Unit Owner Meeting the unit owner wants to tape record or videotape. Blanket or general written requests for tape recording or videotaping, such as "All Unit Owner Meetings", are prohibited and cannot be honored.
- B. No tape recording or videotaping of any Unit Owner Meeting can interfere with or obstruct the meeting. None of the equipment used for taping can interfere with or obstruct any unit owner's or director's view of the meeting, ability to hear the meeting, block access

to or from the meeting or to or from the seating in the meeting, or constitute a tripping hazard. Extra lighting for videotaping is prohibited. All taping equipment used must conform to the electrical codes. No accessory can be attached to any electrical outlet that enables more equipment to utilize the outlet than would normally and safely utilize the outlet. The use of wearable technology including but not, limited to Google Glass to surreptitiously tape any *Unit Owner Meeting* will result in the user of such technology being ejected from the meeting in addition to the penalty set forth in Subsection D below.

- C. The Chair of the Meeting reserves the right to limit the number of tape recorders and videotape recorders at a Unit Owner Meeting to avoid confusion, tangled or cumbersome equipment and safety problems.
- D. Any person violating the rules regarding taping of meetings will lose the right to tape record or videotape any and all meetings held during the twelve (12) month period following the rule violation.

IV. ENFORCEMENT OF MEETING RULES

Ejection.

- A. Any person not authorized by law and these rules to attend a meeting is prohibited from attending the meeting, or must be ejected from the meeting when his or her presence is detected. Notwithstanding the above or anything in these rules to the contrary, the Board of Directors or a *Committee* may invite a person to a meeting, who otherwise would be prohibited from attending the meeting, if that person will make a presentation to the Board of Directors or the *Committee* on an agenda item for that meeting, if that person is appointed as the Sergeant-at-Arms for that meeting or if the Board of Directors or Committee feels that such person's presence would be beneficial to the meeting's function or purpose.
- B. Any person who attends a meeting and fails to comply with the foregoing rules or who becomes unruly, disruptive, hostile or otherwise interferes with the peaceful operation of the meeting can be ejected from the meeting. The Chair of the meeting may, in the Chair's sole discretion, give the non-complying person a warning regarding ejection, or depending upon the nature of the non-compliance, call for immediate ejection.
- C. The Chair of the meeting may appoint a Sergeant-at-Arms, who, at the direction of the Chair, will either remove the unauthorized or non-complying person or contact the police and have the police remove the unauthorized or non-complying person. The Sergeant-at-Arms need not be a member of the Association.

Fines.

A. The Board of Directors may, in accordance with the fining authority and procedures set forth in the condominium documents, levy a fine against any person who fails to comply with these rules.

Legal Action.

A. The Board of Directors may take whatever appropriate legal action is available against any person who fails to comply with these rules.

Other Remedies.

A. Nothing in these rules can be construed to limit or restrict any of the Association's rights or remedies, or act as an election of remedies. All rights and remedies available to the Association are cumulative.

ACTIVE: S06660/095091:11026897_1