	ltem	Owner Maintains	Association Maintains	Owner Insures (Liability and/or Casualty	Association Insures (Liability and/or Casualty)
	LOTS				
1	Roofs, gutters,		x		Х
	downspouts				
2	Exterior Building		X		X
	Surfaces		^	1	^
	Chimney caps				
3	and exterior		X		x
	chimney		^		^
	structure				
	Fireplace and all				
4	components of	X			X
•	chimney, except	X			Λ
	chimney cap				
		X (maintain in			
		neat and clean			
5	Walkways on	condition	X (repair		x
	Lots	including snow	and replace)		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
		and ice			
		removal)			
6	Patios, decks,				
	railings and	Х		X	x
	yards located				
	solely on a Lot				

	ltem	Owner Maintains	Association Maintains	Owner Insures (Liability and/or Casualty	Association Insures (Liability and/or Casualty)
14	Party Walls	X (Along with owner sharing wall)			X
15	Exterior window frames/trim; exterior door		X (exterior only)		Х
16	Windows (except not window frames), glass, skylights, window screens, window casings and locks	Х		X	
17	Door jambs, glass, screens, hardware, locks and door chimes	х		Х	
18	Landscaping, including landscaping between driveways, and sprinklers on Lot	Х		x	
19	Garage door and garage door openers	X	X (exterior only)	х	X (Excludes opener)
20	Garage – finished interior walls, floors, and ceiling	Х		Х	
21	All furniture, furnishings contents, personal property	Х		Х	
22	Appliances, disposal	Χ		Х	
23	All fixtures, cabinets, etc.	X		X	

	ltem	Owner Maintains	Association Maintains	Owner Insures (Liability and/or Casualty	Association Insures (Liability and/or Casualty)
30	Snow removal on Lots	X Driveways, porches, patios, steps		N/A	N/A
31	Pest Control on Lots (including removal of insects, animals, etc.)	X		X	
	COMMON				
	AREAS				
32	All landscaping, sidewalks, parking, and driveways on Common Area		Х		х
33	Snow removal on Common Areas		X	N/A	Х
34	Common sewer lines, pipes, and other utility lines from the point they are no longer serving a single Lot, excluding the connecting joint		X		X
35	Common Area Lighting		Х		Х

RESPONSIBILITY FOR PAYMENT OF DEDUCTIBLE AMOUNT

Whether the Board, in its discretion, chooses to submit a claim under the Association insurance policies or not, the payment of the deductible amount for claims which the Association is responsible for insuring shall be as follows:

- 1. The Association shall pay or absorb the deductible amount for any work, repairs, or reconstruction for damage to Common Elements unless the damage is caused by the negligent or willful act or omission of an Owner, his family, guests or invitees, in which case, the Association shall seek reimbursement of the deductible amount in compliance with and under the terms of the Declaration.
- 2. Any loss falling within the deductible portion of the Association policies to property for which Owners have repair and maintenance responsibility shall be paid or absorbed by the Owners of the Lots involved in the same proportion as each Owner's claim bears to the total amount of insurance proceeds paid for the occurrence.

CERTIFICATION: The undersigned, being the President of the Town & Country Village Homeowners Association, Inc., a Colorado non-profit corporation, certifies that the foregoing allocation of Maintenance and Insurance responsibilities was adopted by the Board of Directors of the Association, at a duly called and held meeting of the Board of Directors on August 19, 2021, and in witness thereof, the undersigned has subscribed his/her name.

TOWN & COUNTRY VILLAGE HOMEOWNERS ASSOCIATION, INC.

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