

THE MEADOWS OF CHESTNUT RIDGE
RECORDS INSPECTION REQUEST PROCEDURE

Effective Date: 07/10/2026

PURPOSE

This policy establishes a uniform procedure for processing homeowner requests to inspect or obtain copies of Association records.

The policy is intended to ensure that all requests are handled consistently, securely, efficiently, and in accordance with the Association's governing documents and applicable law.

FORMAL WRITTEN REQUEST REQUIREMENTS

Any homeowner or authorized representative requesting access to Association records shall submit a dated and signed written request containing:

1. The requester's full legal name.
2. The address of the property owned within The Meadows of Chestnut Ridge.
3. The requester's current mailing address, if different from the property address.
4. The requester's email address and telephone number.
5. Confirmation that the requester is the property owner or is acting as the property owner's authorized representative.
6. Written authorization signed by the property owner if the request is submitted by an agent or representative.

7. A statement confirming that the request is being made in good faith and for a proper purpose related to the requester's rights or interests as a member of the Association.
8. A reasonably particular description of the purpose of the inspection, including the specific Association matter, transaction, expenditure, decision, or concern being reviewed.
9. A reasonably particular description of each record or category of records requested.
10. The specific date range applicable to each requested record or category.
11. An explanation of how each requested category of records relates to the stated purpose.
12. Whether the requester seeks a supervised in-person inspection, electronic copies of records available electronically, paper copies, or a combination of these options.
13. The requester's signature and the date signed.

A signed request may be submitted in paper form or electronically as a scanned document.

These requirements shall be applied consistently and shall not be used to improperly delay or deny a request that otherwise satisfies applicable law.

CLARIFICATION OF BROAD REQUESTS

Broad requests, including requests for "all financial records," may be returned for clarification.

A requester may be required to identify the specific types of records sought, including:

1. Bank statements;
2. General ledgers;
3. Income and expense reports;
4. Budgets;
5. Invoices;

6. Receipts;
7. Tax returns;
8. Reserve records;
9. Asset purchase or disposal records; or
10. Other specifically identified documents.

The requester may also be required to explain how each requested record or category relates to the stated proper purpose.

REQUESTS FOR REPORTS OR EXPLANATIONS

The Association will provide eligible existing records that are reasonably responsive to a proper request.

The Association is not required to create a new report, accounting, summary, analysis, compilation, narrative, opinion, or written explanation that does not already exist in the Association's records.

When a request concerns a specific transaction, project, expenditure, decision, or alleged obligation, the requester may be asked to identify the particular issue being reviewed and the records believed to be relevant.

BOARD OFF-SESSION PERIOD

A scheduled Board off-session period will not be treated as a denial or automatic postponement of a properly submitted records request.

Designated Association officers, a records custodian, or Association legal counsel may acknowledge, review, and coordinate a records request without waiting for the next regularly scheduled Board meeting.

REVIEW AND SCHEDULING

Upon receipt of a complete and sufficiently specific signed request, the Association will evaluate:

1. Whether the requester is entitled to inspect the requested records;
2. Whether the stated purpose is proper and related to the requester's membership interests;
3. Whether the requested records are reasonably related to the stated purpose;
4. Whether clarification or narrowing of the request is required;
5. Whether any responsive records must be withheld or redacted;
6. Whether confidentiality, use, or distribution restrictions are appropriate;
7. The method, date, time, and location of inspection or production; and
8. The estimated actual costs associated with processing the request.

The Association may require reasonable time to locate, review, organize, redact, convert, and prepare responsive records.

Responsive records may be provided in reasonable stages rather than through one complete production.

SUPERVISED INSPECTION AND PRODUCTION OF COPIES

The Association may arrange a supervised inspection of eligible records at a mutually convenient date, time, and location when supervised inspection is reasonably appropriate.

When eligible records are maintained electronically and electronic copies are requested, the Association will provide approved electronic copies when required by applicable law, following review and any legally permitted redactions.

Original Association records shall remain in the possession and control of the Association.

Original records may not be:

1. Removed;
2. Altered;
3. Marked;
4. Damaged;
5. Destroyed;
6. Reorganized;
7. Retained; or
8. Removed from their original files or storage system without authorization.

During an inspection, the requester may identify specific documents for copying.

The Association may review those documents and make legally permitted redactions before copies are released.

USE OF CAMERAS, SCANNERS, AND RECORDING DEVICES

To protect original Association records and prevent the accidental capture or disclosure of confidential, privileged, personal, unredacted, or unrelated information, cameras, mobile-phone cameras, portable scanners, video-recording devices, audio-recording devices, and other image-capturing or recording equipment shall not be used during a supervised records inspection unless the Association provides prior written authorization or applicable law otherwise requires.

This restriction shall not eliminate or unreasonably interfere with a requester's right to obtain copies of eligible Association records under the governing documents and applicable law.

A requester may identify specific eligible records for copying. The Association will review the identified records, make any legally permitted redactions, and provide approved copies in paper or electronic form, subject to payment of legally permitted actual production costs.

Any personal device brought to an inspection must remain turned off and stored away while Association records are being reviewed unless its use is expressly authorized by the Association's designated representative.

The requester will not be provided direct access to:

1. Original banking systems;
2. Accounting software;
3. Association email accounts;
4. Cloud-storage accounts;
5. Administrative accounts;
6. Passwords or access credentials; or
7. Systems containing protected, confidential, unredacted, or unrelated information.

CONFIDENTIAL AND PROTECTED INFORMATION

The Association may withhold or redact information to the extent permitted by the governing documents and applicable law, including information concerning:

1. Personnel matters relating to specific individuals;
2. Medical information;
3. Contracts, leases, or commercial transactions currently under negotiation;
4. Pending or threatened litigation, arbitration, mediation, or administrative proceedings;
5. Communications protected by attorney-client privilege;
6. Attorney work product;

7. Executive-session minutes and other confidential executive-session records;
8. Individual homeowner files other than the requesting homeowner's own file;
9. Bank account numbers, routing numbers, credit-card information, passwords, and access credentials;
10. Personal identifying or security information;
11. Information whose disclosure would violate applicable law; and
12. Other information that may lawfully be withheld or redacted.

The Association may impose reasonable confidentiality, use, and distribution restrictions where authorized by applicable law.

Association records obtained through the inspection process may not be used for commercial purposes.

POSSIBLE COSTS

Requesters will be advised that fees may be associated with processing a records-inspection request.

Potential costs may include actual labor and material expenses reasonably incurred in:

1. Locating responsive records;
2. Reviewing responsive records;
3. Organizing responsive records;
4. Making legally permitted redactions;
5. Converting records into an accessible form;
6. Scanning records;
7. Copying records;
8. Permitting or supervising an inspection;
9. Providing postage or delivery; and
10. Obtaining other necessary production services.

Any chargeable amount shall be limited to costs permitted by the Association's governing documents and applicable law and shall not exceed the Association's actual chargeable materials and labor costs.

After reviewing a complete request, the Association will provide a written estimate before requiring an advance deposit or beginning substantial chargeable work.

The Association may require payment of the estimated deposit in advance.

Upon completion, the Association will provide an itemized accounting of chargeable costs and refund any unused portion of the deposit.

If actual costs are expected to exceed the estimate, the requester will be notified before additional chargeable work is performed.

A requester may reduce anticipated costs by narrowing the request, reducing the date range, identifying particular transactions or documents, or conducting a supervised inspection before requesting copies.

LEGAL COUNSEL REVIEW

The Association may consult legal counsel when reasonably necessary to determine:

1. Whether a request satisfies applicable legal requirements;
2. The proper scope of records subject to inspection;
3. Whether requested records are reasonably or specifically related to the requester's stated purpose;
4. Whether records or portions of records are privileged, confidential, protected, or exempt;
5. What redactions are legally permitted;
6. Whether confidentiality, use, or distribution restrictions should apply;

7. The proper method of inspection or production; and
8. What fees or costs, if any, may lawfully be charged to the requester.

A requester may be advised that legal review could be necessary and that legally permitted costs may be associated with processing the request.

The Association shall not automatically charge all legal fees to the requester.

Any attorney's fees assessed directly against a requester must have a lawful basis under the governing documents, applicable law, a court order, or the written advice of Association counsel.

General legal or governance advice provided to the Board shall not automatically be treated as a chargeable records-production cost.

UNIFORM APPLICATION

This policy shall apply uniformly to all current and future homeowner records requests.

The policy shall not be applied differently based solely on the identity, personality, prior position, or prior disagreements of a requester.

The Association and its authorized representatives shall maintain written documentation of:

1. The request received;
2. Clarifications requested;
3. Correspondence with the requester;

4. Records reviewed;
5. Records withheld or redacted;
6. Inspection dates;
7. Copies provided;
8. Cost estimates;
9. Deposits received; and
10. Final costs assessed.

ADMINISTRATION

The Board may authorize designated officers, representatives, a records custodian, or Association legal counsel to administer this policy.

Authorized representatives may:

1. Acknowledge requests;
2. Verify homeowner membership;
3. Request clarification or narrowing;
4. Coordinate inspections;
5. Collect cost deposits;
6. Arrange document review and redaction;
7. Consult Association counsel;
8. Maintain records-production logs; and
9. Communicate with the requester on behalf of the Association.

SUBMISSION OF REQUESTS

Signed records-inspection requests and related correspondence shall be submitted to:

The Meadows of Chestnut Ridge

Mailing Address: PO BOX 129, MAGNOLIA, DE 19962

Email Address: THEMEADOWSCR@GMAIL.COM

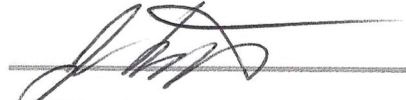
A request will be considered received when delivered to the Association through one of the official contact methods listed above.

ADOPTION

This Records Inspection Request Procedure was adopted by the Board of Directors of The Meadows of Chestnut Ridge on:

Date: 07/10/2026

Date Adopted: 07/10/2026

A handwritten signature in dark ink, appearing to read 'Jodi Toothman', is written over a horizontal line.

Jodi Toothman

Board President