

# THE ESTATES AT DOC MCKINLEY No. 1

## PUBLIC OFFERING STATEMENT

EFFECTIVE DATE: May 1, 2026

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**THIS PAGE MUST BE SIGNED BY BUYER & RETURNED TO ARCTIC FOX  
CONSTRUCTION, LLC, P.O. BOX 871425, WASILLA, AK 99687**

**BUYER RECEIPT:** On \_\_\_\_\_, 20\_\_\_\_, Buyer, by its signature below, hereby acknowledges receipt of this Public Offering Statement.

Buyer(s) Signature: \_\_\_\_\_

Buyer(s) Printed Name: \_\_\_\_\_

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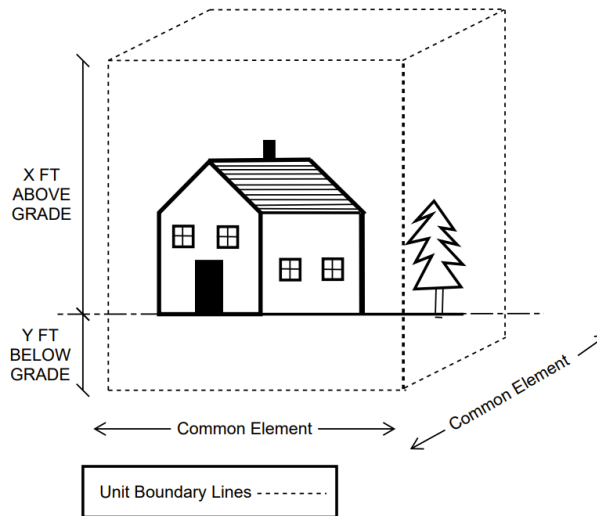
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# PUBLIC OFFERING STATEMENT

NOTE: If any provision of this public offering statement is inconsistent with the Declaration, then the Declaration will control.

1. DECLARANT AND ASSOCIATION INFORMATION / GENERAL DESCRIPTION: The Estates at Doc McKinley No. 1 is a **five (5) unit** condominium community located off of Doc McKinley Avenue. The Declarant is Arctic Fox Construction, LLC.

The units are SITE condominium units which are blocks of airspace as defined in the Declaration and on the condo plat. A simplified diagram of a site condo is below for reference:



- In this community, the boundaries are described in the Declaration and on the condo plat as the upper horizontal plane at an elevation of **313.38' feet above** mean sea level to the lower horizontal plane at an elevation of **86.62' feet above** mean sea level, extending to the perimeter boundary lines shown on the condo plat.
- The surveyor, Craig Hanson of Hanson Land Solutions, has provided a datum reference point, (Elev. 113.38') near the southwest corner of Unit 1 as shown on the condo plat. Essentially the unit boundaries are 200' above and below such monument.
- **HOMEOWNER ASSOCIATION & DUES**: Each owner is automatically a member in **The Estates at Doc McKinley No. 1 Homeowner Association, Inc.**, ("Association"), which is a nonprofit corporation, in good standing with the State of Alaska. There will be common expense assessments for certain Association expenses, such as filing the biennial report with the State, the Association insurance premiums, the maintenance expenses of the common elements and the electricity for the well.
- **PROFESSIONALLY MANAGED**: The Association is professionally managed by:  
Real Property Management Last Frontier  
810 N Steet #305  
Anchorage, AK 99501  
Tel: (907) 268-4779

- DESIGN CONTROLS & IMPORTANT COVENANTS: The Declaration (attached hereto) contains important use restrictions which govern the use of the units and the property in the condominium community. It contains design restrictions for the homes and other structures to be constructed on the lots and timeframes for such construction. Additionally, the Association's board may adopt rules governing certain actions within the community. **PLEASE REVIEW THE DECLARATION CAREFULLY.**

2. DOCUMENTS ATTACHED TO THIS PUBLIC OFFERING STATEMENT: The documents summarized below are attached and are considered a part of the public offering statement:

A. DECLARATION/COVENANTS: All statements in the Declaration are important and should be reviewed carefully. Buyers are encouraged to seek counsel to be sure they understand the importance of the Declaration and the impact and activities mandated by it or affected by it and other governing documents.

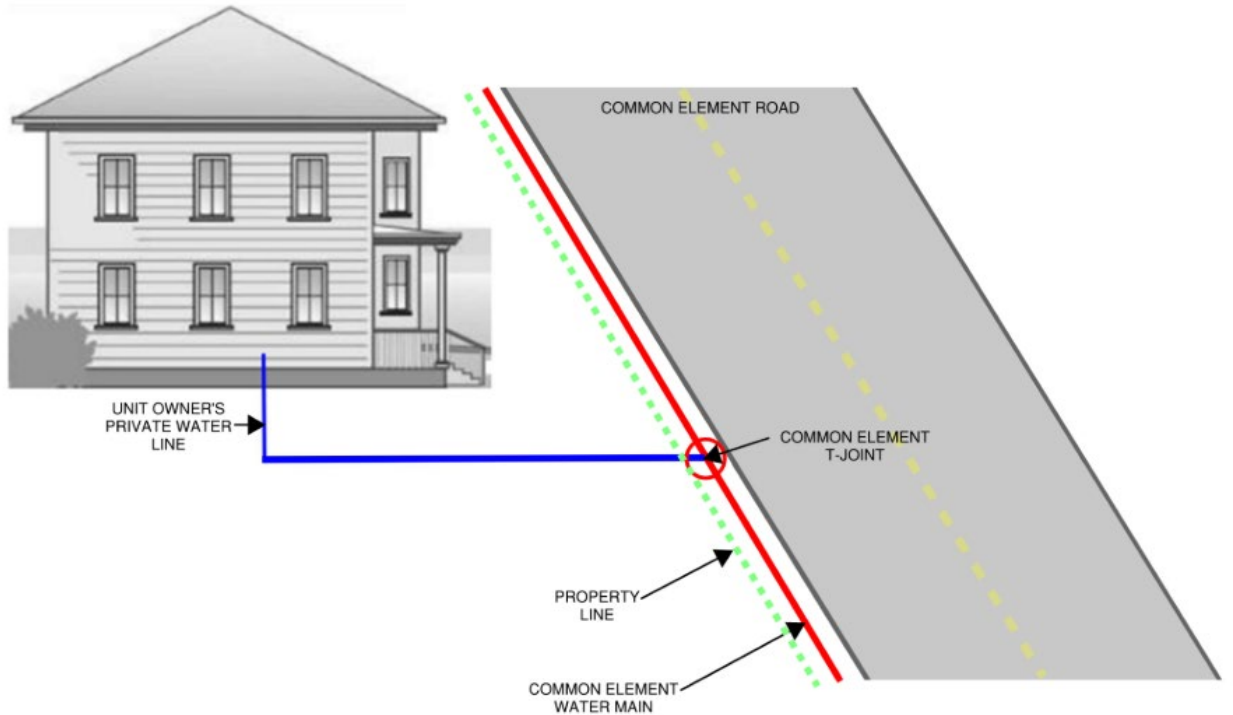
- UNIT BOUNDARIES/COMMON ELEMENTS/LIMITED COMMON ELEMENTS: **Articles 4 and 5** of the Declaration describe the boundaries of the unit that you are purchasing and the common elements. The statute sets forth that the common elements are 'each portion of the community, other than a unit'. This means that anything outside the unit boundaries is a common element (or limited common element). In this community, the common elements include the Common Element Road and the Common Element Well.
- MAINTENANCE: **Article 6** of the Declaration describes the responsibilities for maintenance and sets forth:

UNIT OWNER MAINTAINS	ASSOCIATION MAINTAINS
<ul style="list-style-type: none"> <li>* All portions of the unit including the home</li> <li>* Any improvement, such as septic system serving the unit</li> <li>* The owner's private water line</li> </ul>	<ul style="list-style-type: none"> <li>* CE road – costs shared equally</li> <li>* Common element well and common water service line and common t-joint.</li> </ul>

**COMMON WATER LINE:** The common water line is defined as the portions of the water main running from the well, and branching off via t-joints to create the owner's private lines. The t-joints are also common.

**OWNER'S PRIVATE WATER LINE:** The owner's private water line is the line from the t-joint to the home, but excluding the t-joint (since the joint is common).

**There is a main shut off control at the well. If the well is turned off, water to your unit will be affected. [LUDA – is this a correct statement?]**



- **EQUAL ALLOCATIONS:** Each unit has an equal share of common expenses, equal voting allocation, and equal percentage of the undivided interest in the common elements.
- **SPECIAL DECLARANT RIGHTS:** **Article 8** gives the Declarant certain rights, including the right to elect the Association's board, for a set period of time as defined by the statute.
- **VERY IMPORTANT - USE RESTRICTIONS & DESIGN CONTROLS:** **Article 9** contains important covenants governing the use of your unit, including quiet time hours, what types of animals you may own, etc. It also contains design restrictions for what type of houses and other structures may be built within your unit.

Here are some restrictions found in the declaration:

	<p>A max of <b>2</b> dogs. No Pit Bulls, Pit Bull mix, Doberman Pinscher, Rottweiler, Japanese Tosas, Dogo Argentino, Fila Brasileiro, or mixes of these breeds are permitted. A max of <b>4</b> cats.</p>
	<p><b>Also, pets causing a nuisance or demonstrating aggressive behavior may be removed by the Executive Board.</b> The Declaration contains other pet restrictions!</p>



Buyers must sign the Warranty Limitation Agreement at or before closing and may sign it together with their purchase and sale agreement. Buyers who do not wish to sign the agreement must exercise their option to cancel the purchase agreement.

- E. **MANAGEMENT CONTRACT**: The Estates at Doc McKinley No. 1 is managed by:

Real Property Management Last Frontier  
Tel: (907) 268-4779

A copy of the contract is attached to this public offering statement.

- F. ASSOCIATION INSURANCE. The statute governing common interest communities requires that an Association maintain insurance on the common elements, to the extent insurance is reasonably available. See AS 34.08.440. **Articles 18** and **19** of the Declaration contain the insurance provisions.

*\*Buyers should consult with their own agent and purchase a policy to cover their exposures. If you are offering rentals, you may want to purchase additional coverage to avoid any gaps that may occur between the Association policy and your own exposures.*

3. BUYER'S RIGHT TO CANCEL A PURCHASE CONTRACT / BUYER DEPOSITS:

- A. This section corresponds to AS 3.4.08.530(a)(11) which requires that a public offering statement must contain a statement that (A) within fifteen (15) days after receipt of a public offering statement a purchaser, before conveyance, may cancel any contract for purchase of a unit from a Declarant; (B) if a Declarant fails to provide a public offering statement to a purchaser before conveying a unit, that purchaser may recover from the Declarant ten percent (10%) of the sales price of the unit plus ten percent (10%) of the share, proportionate to the common expense liability of the unit, of any indebtedness of the Association secured by security interest encumbering the common interest community; and (C) a purchaser who receives the public offering statement more than fifteen (15) days before signing a contract cannot cancel the contract.
- B. An earnest money deposit made in connection with the purchase of a unit will be held in an escrow account until closing and will be returned to the buyer if the buyer cancels the contract under AS 34.08.580. The buyer's copy of the earnest money agreement will contain the agent/broker's name and address.

4. WORKING CAPITAL FUND: Declarant will establish a working capital fund in an amount at least equal to two (2) months' installments of the annual assessment for each Unit in the Project. Upon the first conveyance of record title to a Unit from Declarant, the Owner shall contribute to the working capital of the Association an amount equal to two (2) months' installments of the annual assessment at the rate in effect at the time of the sale, and upon the sale of each Unit from the Declarant to an Owner, Declarant will receive a refund of the contribution to the working capital fund made by Declarant for such Unit. The Association shall maintain the working capital funds in segregated accounts to meet unforeseen expenditures. Such payments to this fund shall not be considered advance payments of annual assessments and except for refunds to Declarant, shall not be refundable. Declarant may not use any working capital funds to defray any of its expenses, reserve contributions, or construction costs or to make up any budget deficits.

5. A DESCRIPTION OF THE LIENS, DEFECTS OR ENCUMBRANCES ON OR AFFECTING TITLE & ZONING OR OTHER LAND USE REQUIREMENTS AFFECTING THE PROPERTY:

- a. The Declaration which has been recorded in the Palmer Recording District, together with the condominium plat, and any and all easements and/or licenses made pursuant to the Declaration or plat, underlying subdivision plats or waivers, or other unrecorded easements. In accordance with AS 34.08.530(14)(a), which requires the public offering statement to describe the restrictions governing the units, the Declarant discloses that the Declaration contains important use restrictions and design controls governing the units and the Association Board may, in the future, adopt rules regulating the use of the units to the full extent permitted by AS 34.08.130 and/or AS 34.08.320. Buyers should review the Declaration carefully and seek counsel should they have any questions.
- b. Article 10 of the Declaration contains easements related to maintenance, repair, and replacement of the well, water lines, and septic areas.
- c. The property is affected by all documents attached hereto.
- d. All applicable federal laws, State of Alaska laws, regulations, ordinances, rules and regulations, and other jurisdictional controls of the Matanuska Susitna Borough and/or governing city.
- e. Minerals of whatsoever kind, subsurface and surface substances, including but not limited to coal, lignite, oil, gas, uranium, clay, rock, sand and gravel in, on under and that may be produced from property together with all rights, privileges and immunities relating thereto whether or not appearing in the public records.
- f. Any taxes due, including any reassessment or reallocation from the creation or modification of the condominium community which become due and payable after the date of conveyance of the unit. This disclosure is included because the tax assessor may reassess the property to reflect the fair market value of the units as separate parcels.
- g. A Unit may not be conveyed pursuant to a time-sharing plan. Units and portions of Units may be leased.
- h. Rights of the state or federal government and/or public in and to any portion of the land for right of way as established by federal statute RS 2477 (whether or not such rights are shown by recordings of easements and/or maps in the public records by the State of Alaska showing the general location of these rights of way).
- i. Rights or claims of parties in possession not shown by the public records, and/or easements, or claims, of easement, not shown by the public records.

- j. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the land.
- k. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
- l. Taxes or special assessments which are not shown as existing liens by the public records.
- m. Unpatented mining claims; reservations or exceptions in patents or in Acts authorizing the issuance thereof; water rights, claims or title to water, whether or not the matters excepted under the provisions of this paragraph and/or are shown by the public records.
- n. All matters contained in the United States Patent and/or in Acts authorizing the issuance thereof.
- o. Taxes and/or assessments due the Matanuska-Susitna Borough, as shown on the reports attached hereto and made a part thereof.
- p. Rights of the public and/or government entities in and to Bureau of Land Management Section Line Easement pursuant to 43 U.S.C. 932 as ratified by Alaska Statute 19.10.010.
- q. Rights of the public and/or governmental agencies in and to any portion of said land included within the boundaries of E. Doc McKinley Avenue.
- r. Easement for electrical transmission and/or telephone distribution and incidental purposes, including terms and provisions thereof granted to Matanuska Electric Association, Inc. recorded on September 2, 2005 as Serial Number 2005-024224-0.
- s. All matters shown on the plat filed under Plat No. 2019-148 located in the Palmer Recording District, Third Judicial District, State of Alaska.
- t. Easement for electrical transmission and/or telephone distribution and incidental purposes, including terms and provisions thereof granted to Matanuska Electric Association, Inc. recorded on November 19, 2025 as Serial Number 2025-023773-0.
- u. Easement for electrical transmission and/or telephone distribution and incidental purposes, including terms and provisions thereof granted to Matanuska Electric Association, Inc. recorded on November 19, 2025 as Serial Number 2025-023774-0.
- v. Any bankruptcy proceeding not disclosed by the acts that would afford notice as to said land, pursuant to Title 11, U.S.C. 549 (c) of the Bankruptcy Reform Act of 1978 and amendments thereto.

- w. Occupant(s) or any parties whose rights, interests or claims are not shown by the public records but which could be ascertained by an inspection of the land described above or by making inquiry of persons in possession thereof, including but not limited to, any lien or right to a lien for services, labor or material theretofore or hereafter furnished.
6. FINANCIAL ARRANGEMENTS FOR COMPLETION OF IMPROVEMENTS / SCHEDULE FOR CONSTRUCTION: These are site condominiums and the units and common elements are considered complete.
7. DISCLOSURE REGARDING FINANCING RELATED TO UNIT PURCHASES: In accordance with AS 34.08.530(a)(9), Declarant makes the following statement: Declarant is not offering financing to buyers for their units.

Additionally, Declarant discloses that individual unit loans are subject to (among other things) the buyer's lender requirements. Lender requirements and loan qualification criteria are between the lender and the buyer. Declarant makes no assurances, makes no warranties, and makes no guarantees regarding whether or not lending may be available for unit purchases.

Buyers are urged to speak with their lender or other knowledgeable source regarding what lending options may be available for the purchase of their unit.

8. LIMITED WARRANTIES: The statute governing public offering statements requires the following provisions. *NOTE - The text below is capitalized and formatted just as it appears in the statute.*

**Express Warranties of Quality (Section 34.08.630):**

- (a) AN EXPRESS WARRANTY MADE BY A SELLER TO A PURCHASER OF A UNIT, IF RELIED ON BY THE PURCHASER, IS CREATED AS FOLLOWS:
- (1) ANY AFFIRMATION OF FACT OR PROMISE THAT RELATES TO THE UNIT, ITS USE, OR RIGHTS APPURTENANT TO THE UNIT, AREA IMPROVEMENTS TO THE COMMON INTEREST COMMUNITY THAT WOULD DIRECTLY BENEFIT THE UNIT, OR THE RIGHT TO USE OR HAVE THE BENEFIT OF FACILITIES NOT LOCATED IN THE COMMON INTEREST COMMUNITY, CREATES AN EXPRESS WARRANTY THAT THE UNIT AND RELATED RIGHTS AND USES WILL CONFORM TO THE AFFIRMATION OR PROMISE;
  - (2) A MODEL OR DESCRIPTION OF THE PHYSICAL CHARACTERISTICS OF THE COMMON INTEREST COMMUNITY, INCLUDING PLANS AND SPECIFICATIONS OF OR FOR IMPROVEMENTS, CREATES AN EXPRESS WARRANTY THAT THE COMMON INTEREST COMMUNITY WILL CONFORM TO THE MODEL OR DESCRIPTION;
  - (3) A DESCRIPTION OF THE QUANTITY OR EXTENT OF THE REAL ESTATE COMPRISING THE COMMON INTEREST COMMUNITY, INCLUDING PLATS OR SURVEYS, CREATES AN EXPRESS WARRANTY THAT THE COMMON INTEREST COMMUNITY WILL CONFORM TO THE DESCRIPTION, SUBJECT TO CUSTOMARY TOLERANCE; AND
  - (4) A PROVISION THAT A PURCHASER MAY PUT A UNIT ONLY TO A SPECIFIED USE IS AN EXPRESS WARRANTY THAT THE SPECIFIED USE IS LAWFUL;
- (b) FORMAL WORDS, SUCH AS "WARRANTY" OR "GUARANTEE", AND THE SPECIFIC INTENTION TO MAKE A WARRANTY ARE NOT NECESSARY TO CREATE AN EXPRESS WARRANTY OF QUALITY, BUT A STATEMENT PURPORTING TO BE MERELY AN OPINION OR COMMENDATION OF THE REAL ESTATE OR ITS VALUE DOES NOT CREATE A WARRANTY.
- (c) A CONVEYANCE OF A UNIT TRANSFERS TO THE PURCHASER EACH EXPRESS WARRANTY OF QUALITY MADE BY A PREVIOUS SELLER.

**Implied Warranties of Quality (Section 34.08.640):**

- (a) A DECLARANT AND A DEALER WARRANTS THAT A UNIT WILL BE IN AT LEAST AS GOOD CONDITION AT THE EARLIER OF THE TIME OF THE CONVEYANCE OR DELIVERY OF POSSESSION AS IT WAS AT THE TIME OF CONTRACTING, REASONABLE WEAR AND TEAR EXCEPTED.
- (b) A DECLARANT AND A DEALER IMPLIEDLY WARRANTS THAT A UNIT AND THE COMMON ELEMENTS IN THE COMMON INTEREST COMMUNITY ARE SUITABLE FOR THE ORDINARY USES OF REAL ESTATE OF ITS TYPE AND THAT ANY IMPROVEMENTS MADE OR CONTRACTED FOR BY THE DECLARANT OR DEALER, OR MADE BY ANY PERSON BEFORE THE CREATION OF THE COMMON INTEREST COMMUNITY, WILL BE (1) FREE FROM DEFECTIVE MATERIALS; AND (2) CONSTRUCTED IN ACCORDANCE WITH APPLICABLE LAW, ACCORDING TO SOUND ENGINEERING AND CONSTRUCTION STANDARDS, AND IN A SKILLFUL AND WORKMANLIKE MANNER.
- (c) A DECLARANT AND A DEALER WARRANTS TO A PURCHASER OF A UNIT THAT MAY BE USED FOR RESIDENTIAL USE THAT AN EXISTING USE, CONTINUATION OF WHICH IS CONTEMPLATED BY THE PARTIES, DOES NOT VIOLATE APPLICABLE LAW AT THE EARLIER OF THE TIME OF CONVEYANCE OR DELIVERY OF POSSESSION.
- (d) WARRANTIES IMPOSED BY THIS SECTION MAY BE EXCLUDED OR MODIFIED UNDER AS 34.08.650.
- (e) FOR PURPOSES OF THIS SECTION, IMPROVEMENTS MADE OR CONTRACTED FOR BY AN AFFILIATE OF A DECLARANT ARE MADE OR CONTRACTED FOR BY THE DECLARANT.
- (f) A CONVEYANCE OF A UNIT TRANSFERS TO THE PURCHASER ALL OF THE DECLARANT'S IMPLIED WARRANTIES OF QUALITY.

**Exclusion or Modification of Implied Warranties of Quality (Section 34.08.650):**

- (a) EXCEPT AS LIMITED BY (B) OF THIS SECTION WITH RESPECT TO A PURCHASER OF A UNIT THAT MAY BE USED FOR RESIDENTIAL USE, IMPLIED WARRANTIES OF QUALITY
  - (1) MAY BE EXCLUDED OR MODIFIED BY WRITTEN AGREEMENT OF THE PARTIES; AND
  - (2) ARE EXCLUDED BY A WRITTEN EXPRESSION OF DISCLAIMER SUCH AS "AS IS," "WITH ALL FAULTS," OR OTHER LANGUAGE THAT IN COMMON UNDERSTANDING CALLS THE ATTENTION OF THE PURCHASER TO THE EXCLUSION OF WARRANTIES.
- (b) WITH RESPECT TO A PURCHASER OF A UNIT THAT MAY BE OCCUPIED FOR RESIDENTIAL USE, A GENERAL DISCLAIMER OF IMPLIED WARRANTIES OF QUALITY IS NOT EFFECTIVE, BUT A DECLARANT AND A DEALER MAY DISCLAIM LIABILITY IN AN INSTRUMENT SIGNED BY THE PURCHASER FOR A SPECIFIED DEFECT OR SPECIFIED FAILURE TO COMPLY WITH APPLICABLE LAW, IF THE DEFECT OR FAILURE ENTERED INTO AND BECAME A PART OF THE BASIS OF THE BARGAIN.

**Statute of Limitations for Warranties (Section 34.08.660):**

- (a) A JUDICIAL PROCEEDING FOR BREACH OF AN OBLIGATION ARISING UNDER AS 34.08.630 OR AS 34.08.640 MUST BE COMMENCED WITHIN SIX (6) YEARS AFTER THE CAUSE OF ACTION ACCRUES BUT THE PARTIES MAY AGREE TO REDUCE THE PERIOD OF LIMITATION TO NOT LESS THAN TWO (2) YEARS. IF THE UNIT MAY BE OCCUPIED FOR RESIDENTIAL USE, AN AGREEMENT TO REDUCE THE PERIOD OF LIMITATION MUST BE EVIDENCED BY A SEPARATE INSTRUMENT EXECUTED BY THE PURCHASER.
- (b) SUBJECT TO (C) OF THIS SECTION, A CAUSE OF ACTION FOR BREACH OF WARRANTY OF QUALITY, REGARDLESS OF THE PURCHASER'S LACK OF KNOWLEDGE OF THE BREACH ACCRUES
  - (1) AS TO A UNIT, AT THE TIME THE PURCHASER TO WHOM THE WARRANTY IS FIRST MADE ENTERS INTO POSSESSION IF A POSSESSORY INTEREST WAS CONVEYED OR AT THE TIME OF ACCEPTANCE OF THE INSTRUMENT OF CONVEYANCE IF A NON-POSSESSORY INTEREST WAS CONVEYED; AND
  - (2) AS TO EACH COMMON ELEMENT, AT THE TIME THE COMMON ELEMENT IS COMPLETED OR, IF LATER, AS TO: (A) A COMMON ELEMENT THAT MAY BE ADDED TO THE COMMON INTEREST COMMUNITY OR A PORTION OF THE COMMON INTEREST COMMUNITY, AT THE TIME THE FIRST UNIT IS CONVEYED TO A BONA FIDE PURCHASER; OR (B) A COMMON ELEMENT WITHIN ANY OTHER PORTION OF THE COMMON INTEREST COMMUNITY, AT THE TIME THE FIRST UNIT IS CONVEYED TO A BONA FIDE PURCHASER.

- (c) IF A WARRANTY OF QUALITY EXPLICITLY EXTENDS TO FUTURE PERFORMANCE OR DURATION OF AN IMPROVEMENT OR COMPONENT OF THE COMMON INTEREST COMMUNITY, THE CAUSE OF ACTION ACCRUES AT THE TIME THE BREACH IS DISCOVERED OR AT THE END OF THE WARRANTY PERIOD, WHICH IS EARLIER.

No additional express or implied warranties, unless required by law, are made by the Declarant.

9. DISCLOSURES REGARDING ANY UNUSUAL AND MATERIAL CIRCUMSTANCES:

- A. NO RESERVES IN THE BUDGET. The budget is not collecting reserves for the well, main water line, or the road. In the future, the owners may vote to include reserves in the budget. Since no reserves are being collected, in the event repairs or maintenance is required, the capital required for such maintenance will be billed to the owners as a "special assessment".
- B. SEPTIC LEACH FIELDS & TANK AREAS. Owners are prohibited from disrupting the septic leach fields and/or areas above the tanks. Owners should not plant trees, flowers, or bushes in this area as they should anticipate the tanks will need to be pumped yearly or more frequently, thus damaging any such ground cover.
- C. DESIGN CONTROLS & COVENANTS. The Declaration contains important covenants governing the use of your unit, including quiet time hours, what types of animals you may have, etc. It also contains design restrictions for what type of houses and other structures may be built within your unit. Review the entire Declaration carefully.
- D. SALE OF YOUR UNIT REQUIRES A RESALE CERTIFICATE. The condominium statute governing this property requires that upon the resale of your unit, you as the selling owner, must order a 'Resale Certificate' from the Association. Within 10 days of your written request to the Association and payment of a fee for same, the Association must produce the Resale Certificate containing the information required by statute. Sometimes a condominium management company is able to prepare a resale document, other times the selling owner hires an attorney to do so.
- E. SUMMARY ONLY. The statements in this document are summarized. Buyers are encouraged to seek competent legal advice and guidance for assistance in their real estate transaction, including counsel regarding the disclosures and/or the effect of any and all governing documents and/or applicable governing regulations, as well as any other questions or concerns that a buyer may have.
- F. ASSOCIATION NOT A GUARANTOR OF SECURITY AND SAFETY. The Association may, but shall not be obligated to, maintain or support certain activities designed to make the property safer than it otherwise might be. Neither the Association, nor the Declarant shall be considered an insurer or guarantor of security within the Common Interest Community, nor shall they be held liable for any loss or damage by reason of failure to provide adequate security or of ineffectiveness of security measures undertaken. Each owner acknowledges, understands and covenants to inform its tenants and occupants that the Association, its Executive Board and any committee thereof, and the Declarant are not insurers and that each person using the Common Interest Community assumes all risks for loss or damage to persons, to units, and to the contents of units resulting from the acts of third parties.

- G. INDEMNITY CLAUSE IN DECLARATION. The Declaration sets forth that all owners shall indemnify, defend and hold harmless the Declarant, the Association, the Executive Board, and all other owners and occupants from any claims, damages or other liability resulting from the actions of their guests, tenants, family members, servants, employees, agents, licensees and other invitees, and from any claims of any kind brought by any of such parties.
- H. OBTAIN DECLARANT'S PERMISSION BEFORE SHARING THIS DOCUMENT. Please obtain the express written consent of the Declarant (or its successors or assigns) before sharing this document.
- I. LOANS RELATED TO PURCHASING A UNIT. As stated above, it is Declarant's understanding that individual unit loans are subject to (among other things) the purchaser's lender requirements. Lender requirements and loan qualification criteria are between the lender and the purchaser. Declarant makes no assurances, makes no warranties, and makes no guarantees regarding whether or not lending may be available for unit purchases. Purchasers are urged to speak with their lender or other knowledgeable source regarding what lending options may be available for the purchase of their unit.

**ARCTIC FOX CONSTRUCTION, LLC**

SIGNATURE: \_\_\_\_\_  
Lyudmila Tsaruk

SIGNATURE: \_\_\_\_\_  
Volodymyr Tsybalyuk