



# HOMEOWNER HANDBOOK



*Cottonwood Country Club*



*Palo Verde Country Club*

October 2022

*Cottonwood Palo Verde at Sun Lakes is an age 55 and older housing community in accordance with the Arizona and Federal Fair Housing Acts.*



**Welcome to Cottonwood Palo Verde at Sun Lakes**, a private community of more than 3,800 homes created for the exclusive use of Sun Lakes homeowners and their guests. Designed and built expressly for active adults, Cottonwood Palo Verde is a \*55+ community offering an extraordinary assortment of activities and amenities to serve the interest of its residents.

Comprised of two country clubs, Cottonwood and Palo Verde, the facility includes two eighteen-hole golf courses, restaurants, tennis and pickleball courts, swimming pools, a fitness center which includes exercise equipment as well as saunas, whirlpools, and countless other facilities, all available to homeowners and their guests. Additionally, through reciprocal agreements, various facilities at Oakwood Country Club, Ironwood Country Club, and Sun Lakes Country Club are also available for use by our homeowners. Reciprocal agreements are available at the Administration Center or on our website: [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com).

This homeowner handbook provides homeowners with a **brief overview** of the procedures, policies and amenities in Cottonwood Palo Verde. More details of rules and regulations, services and activities can be found in the appropriate sections of this Homeowner Handbook, the Association Bylaws, the CC&R's the Golf Calendar, the Recreation Guide and Directory, Architectural Compliance Guide and the Board Policies.

Although the information contained in this handbook has been reviewed for accuracy, please consult the source documents *mentioned above*, by going to the Association website, [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com), or visit us at the Administration Center.

## **HOMEOWNER CARDS MUST BE CARRIED AT ALL TIMES WHEN USING THE FACILITIES.**

**\*Note: the CC&Rs provide that the Association must require at least eighty percent (80%) of the units in CWPV be occupied by at least one person fifty-five (55) years of age or older and that all units shall be occupied by at least one person forty (40) years of age or older. No person who has not yet reached his or her nineteenth (19th) birthday shall reside permanently at CWPV.**

**DISCLAIMER** The materials comprising this publication are provided by Cottonwood Palo Verde @ Sun Lakes HOA Management and staff as a service to our members for informational purposes only. While every effort is made to ensure the information is accurate, errors may occur. We apologize for any inconveniences but will not be held liable or responsible for any such errors that may occur.



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## **COTTONWOOD PALO VERDE AT SUN LAKES**

### **MISSION STATEMENT**

***To provide an active adult country club lifestyle for all homeowners with recreation, dining and entertainment activities maintained and enhanced in a fiscally responsible manner.***

***To provide a challenging, positive environment for all our employees encouraging them to become long-term valued staff members.***



## **WELCOME to Cottonwood Palo Verde at Sun Lakes!**

**Dear Homeowner,**

**On behalf of the Board of Directors and the staff of Cottonwood Palo Verde at Sun Lakes, I want to welcome you to our Community. I am confident you will discover Sun Lakes to be a beautiful community with facilities and events that are truly unique to homeowner associations in all of Arizona.**

**This homeowner handbook has been compiled to provide you with valuable information that you may find helpful as you become familiar with your community.**

**If you have questions that are not addressed in this handbook, please feel free to call the Administration Center at (480)895-3550.**

**I hope you enjoy being part of this wonderful community and take advantage of everything that Cottonwood Palo Verde has to offer!**

**Enjoy,**

**Steve Hardesty  
General Manager**

# **CONTACT INFORMATION**

## ASSOCIATION ADDRESS

**Cottonwood Palo Verde at Sun Lakes Homeowners Association  
John R. Dobson Administration Center  
25219 S. EJ Robson Blvd., Sun Lakes, AZ 85248**

## HOURS OF OPERATION

*(Subject to Change)*

Administration Office: Monday-Friday: 8:00am-4:00pm, *Closed for lunch 12:00pm-1:00pm*  
Homeowner Services: Monday-Friday: 8:00am-4:00pm

## ASSOCIATION WEBSITE:

[www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com)

## COTTONWOOD PALO VERDE FACILITY PHONE NUMBERS

<b>Administration Center</b>	480-895-3550	Fax: 480-895-3802
Banquets and Catering	480-895-0339	
Homeowner Services	480-895-9606	Fax: 480-802-5203
Recreation Department		
Recreation Manager	480-384-4066	
Recreation Assistant	480-384-4065	
Compliance Officer	480-298-6350	
<b>Cottonwood Country Club</b>		
Cottonwood Bar & Grill	480-895-9688	
Cottonwood Take Out Orders	480-895-9688	
Cottonwood Pro Shop	480-895-9449	
<b>Fitness Activity Center</b>	480-895-1776	
<b>Palo Verde Country Club</b>		
Palo Verde Dining Room Reservations	480-895-1981	
Palo Verde TO GO	480-895-5496	
Palo Verde Pro Shop	480-895-0300	
<b>Patrol</b>	480-895-9277	
Window Decal or RFID Transmitter Installation, Vacation Watch Return ( <i>see Patrol section</i> )	480-895-9277	
<b>Patrol San Tan Gate (<i>Gate staffed 24 hours</i>)</b>	480-895-6846	

## EMERGENCY PHONE NUMBERS

Statewide Emergency Number	911
Non-Emergency Fire Department ( <b><i>Business</i></b> )	(623)544-5400

**IMPORTANT!! To report suspicious activity, a crime in progress or a medical emergency,  
DIAL 911 BEFORE calling the Patrol.**

## MEDICAL FACILITIES PHONE NUMBERS (*Closest*)

Chandler Regional Hospital	480-728-3000
Mercy Gilbert Hospital	480-728-8000
Banner Desert Medical Center	480-412-3000
NextCare Urgent Care	480-374-7400
Desert Valley Urgent Care	480-659-2759



## **OUR COTTONWOOD PALO VERDE COMMUNITY**

In 1972, E.J. Robson began the master planned 3-phase community of Sun Lakes. In 1979, Phase 2 (Cottonwood and Palo Verde) was built. Cottonwood Palo Verde is comprised of 3,809 homes within an 1,120 acre radius.

**COTTONWOOD** consists of 2,736 homes (Units 10, 11 *townhomes*, 12, 14, 15, 16, 17, 18, 19 *townhomes*, 21 & 22).

**PALO VERDE**, the gated community, consists of 1,073 homes (Units 20, 23, 24, 25 & 26).

### **UNIT 11 & 19 TOWNHOUSES**

Unit 11 and Unit 19 townhouse owners have an additional Unit Association which handles the exterior maintenance for each unit and insurance on the outside structure of these units. Each unit elects its own board of directors, determines and collects monthly townhouse fees, pays its bills and regulates its Architectural Compliance guidelines.

**REMINDER:** As a townhouse owner, you pay the semi-annual Cottonwood Palo Verde Association yearly assessment in January & July in *addition* to your Townhouse Unit Association fee.

## **ASSOCIATION FEES**

A semi-annual homeowner's assessment is charged to each home site in January and July of each year. This assessment permits the use of Cottonwood Palo Verde facilities and common grounds. Fire and emergency services are also available through AZ Fire and Medical Authority (AFMA) and are funded through property taxes. Palo Verde residents pay an additional fee for the maintenance of their private roads and gates. Cottonwood Units 11 and 19 townhouses pay an additional fee to their own Unit Associations.

## **ADMINISTRATION**

### **BOARD OF DIRECTORS**

The Board of Directors acts as the principal rule-making and decision-making body and establishes policies as it deems proper and expedient in conformance with the Governing Documents and Arizona Law. Such policies promote the objectives of the Association and protect the best interests and welfare of the Members. The Board is elected by the membership or appointed by the Board following the provisions of the Bylaws. The Board consists of 7 members elected to terms that expire on a staggered basis.

### **GENERAL MANAGER**

The General Manager is responsible for all operations of the Association and serves as the professional advisor to the Board in the formulation of plans, Board Policies, regulations, Association Rules, and Administration. The General Manager makes recommendations to the Board on matters pertaining to the welfare of the Association. The General Manager implements the policies set forth by the Board and develops rules and regulations consistent with those policies. Departmental Management reports directly to the General Manager.

## **COMMITTEES & TASK FORCE(S)**

The Board of Directors appoints committees to assist the Board in developing policies for the administration and operation of the Association. The committees report directly to the Board. The current committees are Audit and Finance, Architectural Compliance (ACC), Communications, Election, Facilities & Grounds, Food & Beverage, Golf, Recreation/ Entertainment and Safety & Security. The Board may appoint other committees or temporary task forces should the need arise, at any time. All committees and task forces work under a charter. Homeowners are encouraged to get involved with these committees and task forces to become an active participant in the community and have a voice in its affairs. The committee year runs from November 1 – October 31.

## **COMMUNICATION**

The Board of Directors believes that full and open communications between the Board, staff, and homeowners are essential to the smooth functioning of our community. Accordingly, there are several communication vehicles available to homeowners.

### **BULLETIN BOARDS**

Be sure to check out the bulletin boards around Cottonwood Palo Verde for the latest information on events and activities around Sun Lakes. All CWPV Activity and Board News bulletin boards are controlled and monitored by the Recreation Department.

### **COMMENT CARDS**

The purpose of comment cards is to give homeowners a means to voice a comment, concern or express appreciation to management and staff. All cards received are reviewed by the administration for appropriate action by management.

**IMPORTANT: If you have maintenance concerns that need immediate attention, please call the Administration Center (480)895-3550 to report them rather than submitting a Comment Card.**

- **White Comment Cards** are available at the Administration Center, any Comment Card Box-located around Cottonwood and Palo Verde, or online at [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com) (click on the *Forms & Guides* tab under the *Homeowners Only* tab and select *Comment Cards*).
- **Food & Beverage Response Cards** are available at the Cottonwood Bar & Grill and the Palo Verde Restaurant. They are also online at [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com). Click on the *Restaurant* tab and then: *Restaurant Response Card*.
- **Golf Comment Cards** are available at the Cottonwood and Palo Verde Pro Shops.

## **EMAIL (Email of "The Flyer", "In The Know" and Alerts)**

We encourage you to sign up on the website to receive Association emails. "The Flyer", "In The Know" (*our e-Letter*), and periodic HOA notifications are sent to those who sign up.

- Go to: [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com)
- Click on the *Homeowners Only* tab which will take you to a page where you will enter the first six digits of your Homeowners Card number.
- On the next page Click on the tab, *Email Sign-up/Change Email Address*.



**If your email address has changed** be sure to **go to the website and UPDATE YOUR INFORMATION**. Remember to unsubscribe to your OLD email address when adding the new one!

## **"THE FLYER" (The weekly newsletter found in the White Boxes)**

Every Friday, we stock the white boxes around Cottonwood Palo Verde with a limited supply of "The Flyer," our HOA weekly publication. "The Flyer" provides our CWPV Community with the most up-to-date Association, Golf, Recreation, and Food & Beverage information. "The Flyer" is also available at the Administration Center, by email sign-up or on the website:

[www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com).



## **HOMEOWNER MEETINGS**

The Board of Directors holds two regularly scheduled public meetings per month.

- **Agenda Planning Meeting** - the primary purpose of which is to set the agenda for the more formal Board Meeting. This session also provides an opportunity for homeowners to raise any issue or matter of concern.
- **Monthly Board Meeting**, traditionally held on the last Wednesday of the month, addresses the agenda set by the Board at the Agenda Planning Meeting. The agenda typically includes a financial report, Board, Committee and Management reports, Board comments, recommendations brought forward by administration and committees, and presentations by guests. This meeting also provides the forum for homeowners to discuss or ask questions.
- **Workshops** are occasionally planned and are posted before the scheduled date.

Be sure to check the bulletin boards, "The Flyer" and "In The Know" for any changes to date and time of meetings.

## **HOMEOWNER SERVICES**

Homeowner Services, located at the Administration Center, is the hub for activities in CWPV.

Our Homeowner Services staff can assist you with:

- Account Information Changes
- Association Information
- Guest Cards
- Homeowner ID Cards
- Ticket Sales and Information on CWPV Sponsored Activities and Events
- Palo Verde Gate RFID Transmitter Purchase
- Payment of Association Dues
- Some Group Sign-Ups (Ladies Puffers, etc.)
- Vacation Watch Forms
- Fax Machine and Copy Machine Available at Nominal Fee

Homeowner Services hours of operation are Monday-Friday 8am - 4pm (*Check "The Flyer" and "In The Know" for any changes due to holidays or summer hours*).

Phone: (480) 895-9606 FAX: (480) 802-5203.

## **LIBRARY**

Located in the Cottonwood courtyard area, Room A-1, *next to A-2 Ladies Card Room*, is our "honor system" library. This library is maintained by the Communications Committee and their volunteers. The library bulletin board displays Board of Directors news, Administration and Recreation information. Literature racks contain information about CWPV happenings.



**NOTICE:** *E.J. Robson Branch of the Maricopa County Library is located on Riggs Rd., west of Dobson Rd. For more information, call (602)652-3000.*

## **SUN LAKES "SPLASH"**

The Sun Lakes Splash is a monthly newspaper published by Robson Communities, Inc. for residents of all Sun Lakes communities. You will find pages in this publication containing news from CWPV including a message from our Board President, CWPV Food & Beverage, and Recreation events. Other articles appearing in each edition are general news, club reports, sports and recreation activities, religious news, calendars of current events and entertainment or happenings of public interest from around the Valley. Robson provides limited copies of "*The Splash*" in boxes around Sun Lakes. For more information, contact "*The Splash*" office at (480)895-4216.

## **SUN LAKES TV**

Orbitel offers cable television to Sun Lakes for a monthly fee. For more information call (480)895-8084. Satellite TV is also available from a number of companies.

## **TELEPHONE DIRECTORY**

If you would like to be included in a telephone directory, the **Sun Lakes Source Book** is the Sun Lakes Directory available to you **from Robson Publishing**. For more information, contact Robson Publishing at (480)895-8084.

## **WEBSITE FOR COTTONWOOD PALO VERDE ([www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com))**

Our website provides homeowners with a dynamic view of our community.

The "Homeowners Only" section of the website, is available to CWPV homeowners only and can be accessed by entering the first six digits of the number located on the front of your Homeowner ID Card. This section includes a weekly issue of "*The Flyer*" and "*In The Know*", E-mail sign-up, Board of Directors information, Association Documents, Architectural Compliance information, Golf information, Vacation Watch, Recreation Events, Entertainment, Restaurant, Catering news, Event Ticket Purchases, Food & Beverage Ticket Purchases, and other information. Most importantly, the website allows homeowners who are away to stay informed of Association activities.



## **WIRELESS LOCATIONS IN COTTONWOOD AND PALO VERDE**

- **Cottonwood Bar & Grill Area** - SSID Name: *CW Bar and Grill*
- **Cottonwood Saguaro Room & surrounding area** - SSID Name: *CW Saguaro*
- **CWPV Library & all rooms in courtyard area** - SSID Name: *CW Library*
- **Fitness Activity Center** - SSID Name: *Fitness Center*
- **CW Tennis Court Area** - SSID Name: *Tennis Courts*
- **Palo Verde Lounge Area** - SSID Name: *PV Lounge*
- **San Tan Ballroom** - SSID Name: *CW Ballroom*

# COMMUNITY SERVICES

## **PUBLIC LIBRARY**

E. J. Robson Branch of the Maricopa County Library is located on Riggs Rd., west of Dobson Rd. For more information, call (602)652-3000. There is currently no access by golf cart to this library. An "honor system" library is also located in the Cottonwood courtyard next to the A-2 Ladies Card Room. This free library is maintained by the CWPV Communications Committee.

## **RECYCLING**

There are several options for disposal of your recycled trash.

- **Right Away Disposal** offers twice-a-month recycle pickup for our homeowners for a fee. You can obtain the service agreement at [www.rightawaydisposal.com](http://www.rightawaydisposal.com).
- **Lone Butte Transfer Station - Waste Management**, 1000 S. Kyrene, Chandler (602)437-3165.
- **The Mesa Transfer Station** DOES NOT RECYCLE but is available to homeowners for disposal of large quantities of trash. Hours: Monday through Friday, 6:00am-4:00pm and Saturday, 6:00am-12:00pm. The address is 6711 S. Mountain Rd. (Pecos and Mountain Rd.). For directions and information, call (602)237-2078.

## **RV PARKING**

**RVs are allowed to be parked at the homeowners' site for 48 hours within a seven day period of time only.** A courtesy notice will be placed on your windshield at the start of the 48 hours. If RVs are parked within the community longer than 48 hours, fines will be imposed. There are several storage areas in the vicinity of Sun Lakes where recreational vehicles may be stored.

## **WASTE MANAGEMENT**

The homeowner must contract with a waste disposal company for trash pickup. Currently, the two waste management companies available are Right Away Disposal (480)983-9101 and Republic Services (602)268-2222. Trash cans and plastic bags may be placed at the curbside on assigned days and must be removed promptly.

## **WATER AND SEWER**

Pima Utility Company located at 9532 E. Riggs Road provides water and sewer service in Sun Lakes. The phone number is (480)895-1366. The 24-hour emergency number is (480)895-5009.

# COMMUNITY STANDARDS

## **ARCHITECTURAL COMPLIANCE**

Homeowners in CWPV have certain responsibilities for maintaining the appearance of their property. Every owner is expected to ensure all landscaped areas are kept neat and well maintained at all times. Additionally, the exterior of your home must always be kept in a good state of repair, including items such as exterior paint, garage doors, fences, etc. The governing documents of CWPV provide for an Architectural Compliance Committee to help ensure a high level of architectural consistency and aesthetic harmony in the community.

**ANY WORK WHICH ALTERS THE EXTERIOR APPEARANCE OF THE HOME OR LANDSCAPING MUST BE APPROVED BY THE ARCHITECTURAL COMPLIANCE COMMITTEE BEFORE THE WORK BEGINS.**

*The Architectural Compliance Office is open  
Monday - Friday, 8:00am - 12:00pm and 1:00pm - 4:00pm.*

**IT IS THE HOMEOWNER'S RESPONSIBILITY TO IDENTIFY EXACT PROPERTY LINES AND THE FIVE-FOOT RIGHT TO USE AREAS.**

**Before undertaking any project affecting the exterior of your home** and if you are unsure if an AC Permit is required, consult the most current AC Guideline Book or call the AC Administrative Assistant at (480)895-3550, Ext.305. AC Applications and Guidelines may be obtained from Administration or on our website at [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com).

**Permits will be approved/disapproved and returned to the homeowner within a reasonable amount of time, typically not exceeding 30 days. Approved permits will be returned to the homeowner along with an Architectural Permit Request Approval Form (goldenrod color). This form must be displayed in a readily visible area while the work is being done. Work may be checked for compliance by an Architectural Compliance Committee Member.**

## **IMPORTANT INFORMATION REGARDING MARICOPA COUNTY**

A Maricopa County permit may be required! When scheduling your planned improvement, please allow time for the review of your application by the AC Committee. Your contractor will know whether a Maricopa County permit is required.

**Online Maricopa County permit requests  
are available for many construction projects by going to one of the links below:**

<https://www.maricopa.gov/797/Planning-Development>

<https://www.maricopa.gov/1674/Residential-Construction>

## **DRESS CODE**

(Board Policy 8-06) Dress attire that is appropriate for a Country Club community is required for all Cottonwood Palo Verde facilities and amenities. A clean and neat appearance is expected.

The dress code applies to all Sun Lakes Homeowners, Guests, Visitors, Renters, and children over the age of 12.

**NOT ALLOWED** attire for Cottonwood Palo Verde facilities and amenities:

### Palo Verde Dining Room:

- Denim wear with holes or frayed
- Midriff-exposing tops
- Sleeveless shirts and T-shirts for men (children 12 and under may wear t-shirts; men may wear turtle necks and mock turtle necks)
- Shorts, skirts or dresses shorter than mid-thigh
- Visors, golf and baseball hats
- Swimwear with or without cover-ups

### Cottonwood Bar & Grill, Palo Verde Lounge, banquet facilities and restaurant patios:

- Midriff-exposing tops
- Sleeveless T-shirts for men
- Shorts, skirts or dresses shorter than mid-thigh
- Swimwear with or without cover-ups  
(covered swimwear allowed for ordering/picking up take-out orders)

### Cottonwood Palo Verde golf facilities:

- Midriff-exposing tops, tanks tops, halter tops, swimwear, and T-shirts  
(turtle neck and mock turtle neck shirts are permitted)
- Shorts, skirts or dresses shorter than mid-thigh
- Denim wear which is frayed or has holes
- Golf shoes with metal spikes
- Bare feet

### Cottonwood Palo Verde swimming pool areas:

- Denim wear
- Diapers and swim diapers

### Tennis, Racquetball, Pickleball Courts:

Proper sport attire and non-marking court tennis shoes are required.

### Fitness Activity Center (FAC)

Appropriate workout attire is required. Athletic shoes must have heel and toe enclosed.

Please remember that this is a Country Club and all patrons are expected to present themselves in a well-respected manner. It is the responsibility of the homeowner to inform guests of the policy.

Decisions regarding questionable attire will be made at the discretion of Management.

## **HOMEOWNER CODE OF CONDUCT**

It would be expected that, in an adult community, everyone knows how to act and react with common courtesy toward their fellow homeowners and employees of the Association. However, sometimes people forget their manners. Breaking the rules, including abusive or otherwise improper behavior, may result in a restriction of privileges of varying lengths depending on the offense.

Each person against whom a complaint is filed will be entitled to respond to the same, and in most cases before restriction(s) of privileges are enforced and/or fines are imposed, unless the rules/policies permit immediate Board or General Manager action. The Board or General Manager may conduct a hearing to evaluate complaints and take action according to the stated guidelines.

**Rule #1:** Profanity on the Association's property will not be tolerated.

**Rule #2:** Verbally abusive behavior such as berating, belittling, insulting or threatening Association employees or other homeowners is not acceptable. If you have a problem with a member of the staff, report it to the General Manager. Instructing employees of the Association on how to perform their duties is prohibited.

**Rule #3:** Tobacco smoking, e-cigarette smoking and/or drinking is permitted **ONLY** in designated areas. Smoking is prohibited in the restaurant areas of Palo Verde and Cottonwood Country Clubs. Restaurant areas are defined as those areas in which food is routinely served, including cocktail lounges and covered patios. Designated smoking areas will be provided to the clubs and patios and signage will be clearly posted.

**Rule #4:** Appropriate dress is required in facilities serving food and/or beverages or on the golf facilities. Please refer to BP 8-06 for dress code.

**Rule #5:** Removal of Association property requires management approval. Defacing or damaging Association or homeowners' property is not acceptable.

**Rule #6:** Consumption of alcoholic beverages to the point where your behavior becomes obnoxious or dangerous to yourself or others will not be tolerated. You are expected to leave the premises peacefully when requested to do so by any bartender or supervisor. It is the right and obligation of the bartender to refuse to serve anyone for just cause.

**Rule #7:** Physical altercations of any kind are not acceptable.

**Rule #8:** Residents shall not violate or aid in the violation of Board Policies and the Bylaws of SLHOA II regarding visitors and guests. All homeowners will be held responsible for the actions of their visitors and guests.

**Rule #9:** Careless and/or reckless operation of any vehicle, within our community, is not acceptable.

**Rule #10:** Reckless disregard for property damage, private or common, and personal safety is not acceptable.

**Rule #11:** Socially acceptable behavior will be required in all public areas.

**Rule #12:** No firearms or other weapons are allowed in Association facilities or when using Association amenities, common areas, greenbelts and lake areas.



## **Harassment**

It is the policy of the Association to create and maintain a working and social environment free of sexual harassment of any kind. Furthermore, the Association will not tolerate favoritism or hostility toward any individual based on race, color, creed, sex, national origin or age. The Association will not condone such behavior by or from any Member, employee or others in any form. Members should report violations of these rules or any other rule to the General Manager or a member of the Board of Directors.

## **Violation of these Rules**

Violation of the foregoing rules that cannot be resolved and are referred to the Board of Directors for action shall result in a restriction of one or more Association privileges. In addition to the suspension of privileges, fines may be imposed. In general, a first infraction/violation offense can result in suspension of membership privileges from 1 to 3 months; second offense up to 6 months; third offense up to one year or longer depending on the severity of the offense. The General Manager may impose an immediate restriction of privileges to deal with problems deemed to require such action in the General Manager's sole opinion; thereafter the Board may hold a hearing to determine any other penalties to be imposed, including fines, if any. The Association retains the right to recover damages.

## **Enforcement of Violations of the Homeowner Code of Conduct**

- Alleged violations of the Homeowner Code of Conduct will be submitted in writing to the General Manager.
- The General Manager may conduct a conference to mediate the issue with all parties concerned in an effort to identify the circumstances and facts surrounding the alleged incident and in an attempt to bring resolution to the matter.
- In the event the General Manager is one of the parties to the dispute, the Board of Directors will select one member of the Board, other than the President, to fulfill the duties otherwise enumerated above for the "General Manager". In the event the issue is not resolved in the mediation process, the selected Board member will be excluded from voting if the issue is referred to the Board for resolution.
- To assist in determining the facts of the situation, each of the parties concerned may bring one witness to the mediation session. However, no outside legal counsel will be permitted to attend the session.
- If in the determination of the parties concerned, a resolution is reached, no further action need be taken. A written agreement confirming the resolution will be signed by the parties concerned.
- If in the determination of the parties concerned, a resolution cannot be reached, the matter will be forwarded to the Board of Directors for further consideration and possible action. A written report of the mediation will be prepared by the General Manager for the Board when applicable and the parties concerned may prepare further statements outlining their positions for the Board's review.

## **If No Complaint**

If no complaint is received from a homeowner or employee in regard to alleged violation of BP 6-01 or the complaining party does not desire to attend a mediation hearing in an effort to bring resolution to the matter, but the alleged violation is sufficiently documented through Patrol report, or other means, and the alleged violation is considered to be significantly inappropriate, the General Manager will forward the matter directly to the Board of Directors for consideration and action. (Board Policy 6-01)

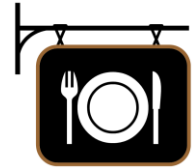
## FOOD & BEVERAGE FACILITIES

The Food and Beverage Department at Cottonwood and Palo Verde Welcomes You to Sun Lakes and Invites You to Patronize our Food & Beverage Facilities.

### **COTTONWOOD BAR & GRILL**

*Casual Dining with a Sports Bar Atmosphere & Daily Specials*

- Take Out Menu is Available - Phone (480)895-9688



### **PALO VERDE LOUNGE & DINING ROOM**

*Upscale Dining*

- For Information or Reservations: Phone (480)895-1981
- Palo Verde TO GO take out menu (480)895-5496
- Online Reservations for Palo Verde can also be made through the link in the Palo Verde Restaurant section of the In The Know or on the Cottonwood Palo Verde website:
  - [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com)
  - Select the "Restaurants" tab
  - Scroll to the bottom of the page and click "Make an Online Reservation for Palo Verde"
  - Enter your information

**Poolside Service** is available at both Cottonwood and Palo Verde restaurants (*availability of service and hours are subject to change*).

***For Restaurant Operating Hours  
please view the The Flyer, In The Know, or the Website***

### **BANQUET DEPARTMENT / IN-HOME CATERING**

*The Palo Verde Restaurant is available for private parties.*

*The San Tan Ballroom and Saguaro Room may also be reserved for large private parties.*



We Offer Full-Service Banquet Facilities and Menus for any Occasion and Home Catering. For More Information Call (480)895-0339.

## GARAGE SALES / ESTATE SALES

**Garage sales** are permitted only the **SECOND SATURDAY OF APRIL** and the **SECOND SATURDAY OF NOVEMBER** each year *unless otherwise publicized*.

**Estate sales** are allowed only if the event entails the sale of the remaining property and possessions of a deceased or bankrupt homeowner. In addition, person(s) selling their home in SLHOA #2 and moving to a non-Sun Lakes community may qualify for an Estate Sale if they have elected to sell the entire contents of their Sun Lakes #2 home.



An Estate Sale permit application, available at Homeowner Services, is required and must be signed by the Patrol Manager, Compliance Officer or General Manager. Visitor access to the gated PV community for estate sales is restricted.

## GOLF

CWPV owns and operates two golf courses. Cottonwood is an 18-hole championship course, par 72. Palo Verde is an 18-hole executive course, par 62. Cottonwood maintains a practice range with practice bunker, chipping/practice bunker and putting green. Palo Verde has a short game facility and putting green.

**For detailed information and the rules and regulations of golf, including men's and women's leagues and green fee schedules, be sure to pick up a copy of the "Cottonwood & Palo Verde Country Clubs Golfing Information" booklet in either the Cottonwood or Palo Verde pro shops.**

### Golf Carts

Golf carts must have an Arizona license plate when used on public streets and thoroughfares. **Golf carts must be driven by licensed drivers only.** Children of any age may ride in the cart, but **operators must be licensed.** Golf carts may be driven on streets where the speed limit is 35 M.P.H. or less and may not operate on Dobson Road or Alma School Road, ***except Alma School south of Riggs Road.***



### Course Restrictions

Cottonwood and Palo Verde Country Club golf courses have been constructed for the sole purpose and use of the golfers utilizing said facilities. ***Walking, jogging, bike riding or any similar use is strictly prohibited, and such restricted use may be subject to being cited. Pets are not permitted on the golf courses at any time.*** (per Board Policy 7-03)

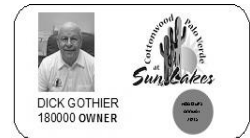
# HOMEOWNER & OTHER IDENTIFICATION CARDS

*Cottonwood Palo Verde at Sun Lakes is an age 55 and older housing community in accordance with the Arizona and Federal Fair Housing Acts.*

## IDENTIFICATION CARDS MUST BE CARRIED WITH YOU AT ALL TIMES

### HOMEOWNER / RESIDENT PHOTO ID CARD

The homeowner/resident photo ID card issued after the close of escrow is proof of property ownership in CWPV and is non-transferable. **A maximum of two (2) ID cards are issued per lot.** Homeowners or residence wishing to use the Fitness Activity Center, must have a photo ID card with a bar code on the back to gain entrance.



### ASSOCIATE MEMBER PHOTO ID CARD

Additional membership requires the purchase of an **Associate membership.**

**NOTE:** *Associate memberships are available for purchase by the homeowner at Homeowner Services for the cost of one-half the amount of the annual Homeowner Association dues. For more information, contact Homeowner Services.*

**NOTE:** *The Associate Member ID card must be turned in to the Administration Center to cease billing.*

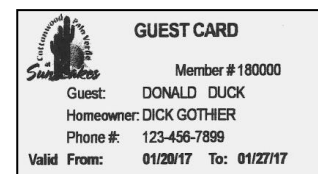
### ID CARD REPLACEMENT (Homeowner / Resident / Associate)

The fee for replacement of lost or stolen cards is \$5. Replacement cards are issued at Homeowner Services.

**Members who allow non-members to use their membership cards for any purpose will be subject to loss of all membership privileges for six months for each infraction.**

### GUEST CARD

**Guests are persons who stay in the home while the owner, resident, associate member or renter is also occupying the home.** Guests may visit no more than thirty (30) days in any calendar year. A Guest Card must be obtained in order for a guest to enjoy the amenities WITHOUT being accompanied by the owner,



resident, associate member or renter. *WHEN GUESTS ARE ACCOMPANIED BY A HOMEOWNER GUEST CARDS ARE NOT REQUIRED, EXCEPT WHEN USING THE FITNESS FACILITY.* A Guest Card may be obtained by the owner, resident, associate member or renter at Homeowner Services. All Guests are required to have a Guest Card when using the Fitness Facility and purchase a day pass at the Fitness Center, good from open to close of the Facility.

Children under the age of 16 do not need a Guest Card but must be accompanied by an adult when using the facilities.

Children under the age of 16 do not need a Guest Card but must be accompanied by an adult when using the facilities.

**Homeowners, residents, and renters are responsible for making their guests aware of the Association's policies, rules and dress codes and must be present for the length of their guest's stay.**

### RENTER CARD (see section under RENTERS)

# PALO VERDE GATED COMMUNITY

Palo Verde gated area has two gated entries: the Michigan Gate and the San Tan Gate.

**THE MICHIGAN AVENUE GATE** is accessible only by \*RFID Windshield Transmitters which are available only to Palo Verde homeowners OR Palo Verde long-term renters (*1 year or more*). These Windshield Transmitters will also activate the outside entrance lane at the San Tan Gate. The Michigan Avenue Gate is not staffed.

**THE SAN TAN GATE** is staffed 24 hours daily and is accessible to all homeowners, renters, guests & service vehicles through these options:

- **ID Card** All Sun Lakes homeowners, renters, guests, visitors, and service vehicles can enter through the inside entrance lane at the San Tan Gate by showing their homeowner/renter/guest/visitor/contractor card to the gate personnel on duty.
- **RFID Windshield Transmitters (Palo Verde Only)** The San Tan Gate (outside lane) can be accessed by Palo Verde homeowners or Palo Verde long-term renters using RFID Windshield Transmitters. RFID Transmitters are optional **and are available only to homeowners or long-term renters in Units 20 and 23 through 26 (Palo Verde)**. A voucher for a new or replacement RFID can be purchased at Homeowner Services for a fee. Once purchased you will need to call Patrol at (480)895-9277 to arrange to have your transmitter installed at your residence. RFID transmitters cannot be switched between vehicles. If you have questions regarding RFID Transmitters, contact Homeowner Services.
- **Vehicle Decal** (available to Palo Verde and Cottonwood homeowners). These are optional; however, homeowners are encouraged to place them on their vehicles to expedite entry to the Palo Verde area. Call Patrol at (480)895-9277 to arrange to have your decal put on your vehicle(s). The license plate number of your vehicle, your vehicle registration, and your homeowner card are required when obtaining a decal. In the event your vehicle is sold or the windshield replaced, please remove the decal, and notify Patrol. When obtaining a *replacement* decal, please let Patrol know the number of your old decal.

## **VISITORS TO PALO VERDE**

Homeowners/renters are asked to log their visitors by using the Gatehouse Portal (<https://cwpv.gatehouseportal.com>), phone app or voice attendant (480)895-6846. Please keep your visitor(s) log current. This will speed up the entry time required to admit visitors and eliminate the need for the gate personnel to contact the homeowner to verify the visitor's identity. **If visitors arrive unannounced and the homeowner/renter to be visited does not respond to a phone call, the visitor will be denied entry into the area. This procedure pertains to both visitors and service vehicles.** Please advise your visitors to only use the San Tan Gate upon arrival.

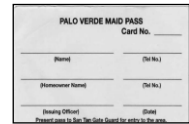
## **Entry by other than Sun Lakes residents is also available by:**

- **Security Gate Pass** Gate passes for *immediate family members* may be issued for entry through the San Tan Gate. They are for the sole purpose of expediting entry and do not entitle the bearer to any facility use. Gate passes may be purchased for \$5 each at Homeowner Services, are issued for one year and should be renewed (sticker obtained) before the listed expiration date.



**The application form for a Security Gate Pass must be signed by the sponsoring homeowner.**

- **Palo Verde Maid Pass** Maid passes are issued to homeowners at the San Tan Gate.
- **Home Healthcare Pass** Regularly scheduled nurses and home care workers may obtain ID cards to expedite entry into the gated area. For more information, contact the San Tan Gate.
- **Contractor ID Pass** Before commencing work in Palo Verde, contractors and landscapers hired by residents obtain a Contractor ID from Homeowner Services. The cost of the annual fee is \$5 and must be renewed yearly. Access is permitted through the San Tan Gate only.



## PATROL

**IMPORTANT!! To report suspicious activity, a crime in progress, or a medical emergency, DIAL 911 BEFORE calling the Patrol at 480-895-9277.**

**THE SAN TAN GATE** located on San Tan Blvd., east of Alma School Road, is the patrol business office and provides patrol dispatch - **24 hour patrol service.**

### **AREAS OF SERVICE:**

- AEDs (Automated External Defibrillator)
- Alzheimer's Registration
- Assist Arizona Fire and Medical Authority (AFMA) Personnel
- Document incidents investigated by Patrol
- Enforcement of Cottonwood Palo Verde CC&R's and rules and regulations
- Enforcement of RV parking policies
- Jump starts for disabled autos
- Lost & Found (**San Tan Gate**)
- Patrol of all facilities
- RFID Transmitters & Vehicle decals (**Call Patrol @ 480-895-9277**)
- Vacation Watch – includes periodic inspections during homeowner's absence

### **EMERGENCY 911 PHONE LOCATIONS**

- Cottonwood Pool (on West wall backing to the CW restaurant)
- Cottonwood Fitness Activity Center (in main lobby)
- Cottonwood Tennis Courts (North side of Court #3)
- Cottonwood Children's Pool (South wall of building)
- Cottonwood Driving Range (wall on ball dispenser building)
- Palo Verde Pool (next to stairs leading to Racket Ball Courts)
- Michigan Pool (pole near the North gate)

## AED & FIRST AID SUPPLY LOCATIONS

**AEDs (Automated External Defibrillators) are located at:**

- Cottonwood Golf Pro Shop
- Palo Verde Golf Pro Shop
- Cottonwood Bar & Grill
- Fitness Activity Center (FAC)
- (2) Cottonwood/Palo Verde Patrol Vehicles



Unless the emergency occurs directly adjacent to either of the Golf Pro Shops, the easiest and quickest way to get an AED to your location is to call Patrol @ (480)895-9277. **If you feel an AED is truly needed, your FIRST CALL MUST BE TO 911 and THEN Patrol.** Patrol can get to any location within minutes. The Patrol has been trained in the operation of the AED. Even if a person has not been trained in the operation of the AED, the machine itself explains how to hook it up, and it virtually operates itself.

**FIRST AID KITS are located at:**



- Administration Center
- Cottonwood and Palo Verde Golf Pro Shops
- Cottonwood and Palo Verde Lounges and Restaurants
- Cottonwood and Palo Verde Maintenance Facilities
- Fitness Activity Center
- Patrol Vehicles
- San Tan Gate

If you are not located near any of the buildings, call Patrol @ (480)895-9277. If the injury is of a severe nature and the situation warrants, **FIRST CALL 911, THEN Patrol.**

## LOST AND FOUND

The San Tan Gate provides a secure location for items that are lost or found and is open 24 hours for your convenience. Homeowners must give a description of the missing item prior to release. Call (480)895-6846.



## VACATION WATCH



Vacation Watch includes periodic inspections during a homeowner's absence.

Sign up for *Vacation Watch* at Homeowner Services, San Tan Gate or enter your vacation watch information on our website, located in the *Homeowners Only* section at [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com). Remember to sign back in at Homeowner Services or call Patrol at (480)895-9277 to let them know when you have returned.

## PETS

Dogs, cats, and other animals **MUST BE KEPT ON A LEASH** when not confined to the owner's lot or property. When walking your animal, it is not acceptable to let them simply run next to your golf cart or bicycle, even if you have a leash on them! YOU must control the leash for the safety of everyone: your neighbor, you and your animal. A \$100 fine will be issued if your dog is off leash - **there will be no warning.**

No owner shall permit his or her dog, cat or another animal to create unsanitary conditions anywhere on common properties. No animal or bird shall be allowed to make an unreasonable amount of noise or to become a nuisance. Pets are not allowed at the swimming pools.



For your pet's protection, contact Maricopa County Animal Control at (602)506-7387 for complete information about pet licensing or go to their website: [www.maricopa.gov](http://www.maricopa.gov).

## RENTERS

### RENTER IDENTIFICATION CARD & GUIDELINES

A renter is defined in the Association Bylaws as "a person who occupies a residence during a period of time **when the owner of the residence is not also occupying the residence.**"


**This holds true whether or not such person is occupying the residence under an oral or written lease and whether or not such person is paying any rent or other compensation to the owner.**

Homeowners are responsible for their Renters and their rental units. It is the Homeowner's responsibility to make sure their renters meet the age requirements for living in Sun Lakes and abide by the Association Bylaws, rules and regulations.

A member has the right to delegate to a renter the member's right to use the Association facilities by giving notice (*the completion of a signed CWPV Rental Agreement*). A member who delegates the right to use the Association facilities to a renter surrenders their right to use the Association facilities until the end of the rental term.

### **RENTERS CARDS WILL BE ISSUED ONLY WHEN THE FOLLOWING INFORMATION IS RECEIVED:**

- All homeowner cards turned in or on file at the Administration Center (if one renter/both homeowner cards are required).
- A complete and signed CWPV Rental Agreement
- \$25 processing fee / cash or check only
- A photocopy of the renter's driver's license or proof of age for age verification
  - **NOTE: Cottonwood Palo Verde at Sun Lakes is an age 55 and older housing community in accordance with the Arizona and Federal Fair Housing Acts. No one under the age of 19 can reside at CWPV.**

	<b>RENTER CARD</b>
	Member # 180000
	Renter: DONALD DUCK
	H.O.: DICK GOTHIER
	Phone #: 123-456-7899
Valid From: 01/01/2017 To: 12/01/2017	

A maximum of 2 Renter Cards will be issued. FOR EACH ADDITIONAL RENTER BEYOND 2, additional fees apply. **See the current CWPV Rental Agreement for additional renter fee information.**

For more details regarding the renting of your home or townhome, contact the Administrative Services Assistant at the Administration Center (480)895-3550, Ext.305.



## RECREATIONAL FACILITIES & ACTIVITIES

The following is a summary of recreation facilities and activities. For details, pick up a Recreation Guide & Recreation Directory from the Recreation Department or Homeowner Services. For questions, contact the Recreation Department at (480)384-4065 or (480)384-4066.

### WHEN USING FACILITIES, ID CARDS MUST BE CARRIED AT ALL TIMES.

**Guests Cards can be obtained at Homeowner Services.**

**For detailed information refer to the section in this handbook regarding Identification Cards.**

**The homeowner must be residing at their CWPV home to obtain Guest Cards. Guest Cards are necessary if your guests are using any of the facilities without the homeowner. Guest Cards are required to use the Fitness Activity Center (FAC) even if you are with a Homeowner.**



### **ACTIVITY ROOMS AND COMPUTER LEARNING CENTER (CLC) ROOMS**

Cottonwood Palo Verde (CWPV) clubs, groups, classes, organizations, and individual homeowners may reserve the activity rooms and Computer Learning Center (CLC) meeting rooms on a space available basis without charge. If fees are collected as a business, 10% of what is collected will be charged.



### **BICYCLING**

Bicycles must stay to the right, travel with traffic and use lights after dark. The use of earphones while bicycling is discouraged. Bikes are allowed to travel on the walking paths around the lakes and common areas, but **pedestrians have the right-of-way. Bikes are not allowed on the golf cart paths.**



### **BILLIARD'S ROOM**

Open 7am – 11pm, seven days a week. Persons under the age of 19 must be accompanied by a homeowner. The door lock combination is on the back of your homeowner card or may be obtained from Homeowner Services with proper ID.



### **BOCCE BALL**

There are (4) Bocce Ball Courts located at Sisk Park in Palo Verde. Hours of operation are: 6am - 10pm.

The Sun Lakes Bocce Ball Club (SLBBC) members are granted exclusive use of Courts 1 & 2 during Club hours: November 1 through March 31, Monday-Friday, 7:00am–8:00pm and Saturday and Sunday, 7:00am–3:00pm. All Cottonwood Palo Verde members, renters, associate members and guests with a valid guest pass are eligible to use Courts 3 & 4 throughout the year, and all four courts from April 1 –October 31.



### **FISHING**

Lake #6 (Chestnut Dr east of Howard Dr) is stocked for sport fishing.

**NO FISHING** is allowed on Golf Course Lakes. Fishing is catch & release only. A License is not required.



### **FITNESS ACTIVITY CENTER (FAC)**

Open Monday-Thursday 5:00am-7:00pm, Friday 5:00am-6:00pm, Saturday 6:00am-5:00pm, Sunday 6:00am-4:00pm (*Times subject to change*). No one under 19 years of age is allowed. You must present your Homeowner Card with unique bar code to the FAC Receptionist for entry. Guests will need to have a Guest Pass from HOS and purchase a day pass at the Fitness Center, good from open to close of the Facility. There are limited day lockers available in both Men's & Women's areas. Bring your padlock.



### **PICKLEBALL**

There are (7) Pickleball Courts at Cottonwood located west of the tennis courts. Hours of operation are: 7am - 9pm.

The Sun Lakes Pickleball Club (SLPC) members are granted exclusive use of the courts Monday-Friday. Club hours are as follows: Summer hours, 5/1 - 9/30 from 7am - 11am every day; Winter hours, 10/1 - 4/30 from 7am - 2pm every day.



### **RACQUETBALL / HANDBALL**

Open Daily from 6am – 9pm. There are (2) courts at the Palo Verde Clubhouse located on the lower level.



### **POOL HOURS & RULES**

**PLEASE OBSERVE ALL RULES ON SIGNS LOCATED ON THE POOL'S GATE. Everyone MUST SHOWER before entering the Pool & Jacuzzi!**  
**\* NO LIFEGUARD ON DUTY \***

#### **Adult Pools Include:**

Cottonwood Main & Cottonwood Lap (6am – 11pm)  
Palo Verde Main & Michigan Avenue (7am – 11pm)

- **NO PETS ALLOWED**
- **SMOKING ALLOWED IN DESIGNATED AREAS ONLY**
- No children under the age of 10 are permitted in these pools or pool areas at any time.
- Children, 10 years of age and over are permitted to use the Cottonwood Main, Palo Verde Main & Michigan Avenue pools between the hours of 12pm (noon) and 2pm.
- No one under the age of 16 is allowed in the Lap Pool or hot Jacuzzi.
- Homeowners and Guests must accompany children at all times.
- No oils are permitted in the pools. Only water soluble sun screen lotions are permitted.
- No inflatable inner tubes, rafts or boats allowed in pools. Use of water wings, kickboards, water containers and noodles are permitted.
- Water games are allowed when others are NOT disturbed.
- No glass containers. Food may only be consumed in the designated areas.
- No loud music.
- No alcoholic beverages allowed unless purchased in the restaurant or lounge at Cottonwood Main, Cottonwood Lap or Palo Verde pools. Alcoholic beverages brought from home are permitted at the Michigan pool.
- Tasteful swimwear only. No cut-offs.

- Organized pool activities are listed in the Recreation Guide/Directory.

**Children’s Pool:** West end of Cottonwood’s tennis courts (7am - 10pm)

- **NO LIFE GUARD ON DUTY!**
- **ADULT SUPERVISION OF ALL CHILDREN IS MANDATORY.**
- **NO ADULTS WITHOUT CHILDREN.**
- Children’s Pool is open to all CWPV homeowners & their guests under 16.
- Only children under the age of 16.
- Infants & toddlers must wear disposable diapers designed for swimming.



### **SISK PARK**

Open: 6am – 10pm. Sisk Park is a PET FREE area.

There is a putting course, horseshoe pit, volleyball net, basketball hoop, bocce ball courts and a storage box with games & sports equipment. No motorized vehicles are allowed on the walking paths at Sisk Park.

Reservations for the Ramada & BBQ grills may be made for group functions by calling the Recreation Department at (480)384-4065.



### **TENNIS**

#### **Palo Verde**

There are (2) courts at Palo Verde which are open on a regular basis for drop-in play. Summer hours, 5/1 - 9/30 from 6am - 11pm seven days a week; Winter hours, 10/1 - 4/30 from 7am - 8pm seven days a week.

#### **Cottonwood**

The Cottonwood Tennis Club has “Priority Time” Monday – Friday for all 5 courts. Summer hours, 5/1 - 9/30 from 6am - 12 noon; Winter hours, 10/1 - 4/30 from 7am - 2:30pm. All other time is open for Drop-In Play. Summer hours, 5/1 - 9/30 from 12 noon - 11pm; Winter hours, 10/1 - 4/30 from 2:30pm - 11pm

Drop-In Play the first team to sign up on the waiting list is entitled to the next available court. All players must be present.

Court Lights may not be used before 6am and after 11pm.



### **WALKING**

While walking, please walk facing traffic and not more than two abreast. If walking during darkness, it is advisable to wear light colored clothing with added reflective materials and to carry a flashlight. Pedestrians have the right-a-way on walking paths around the lakes. **The golf course is for the sole use of golfers.**

**Motorized vehicles and bicycles are not permitted on the walking path at Sisk Park but are permitted at the 5 Lakes walking path in Cottonwood.**

**RECIPROCAL AGREEMENTS BETWEEN  
COTTONWOOD PALO VERDE RESIDENTS  
& SUN LAKES COUNTRY CLUB & IRONOAKS**

There are numerous amenities available to Cottonwood Palo Verde residents in the other communities of Sun Lakes. These opportunities are specifically addressed in the **reciprocal agreements**. **The purpose of the reciprocal agreements is to foster good neighbor relations between the Sun Lakes Communities.**

For the details of these agreements, **consult the Reciprocal Agreements located at Homeowner Services or on our website, [www.cottonwoodpaloverde.com](http://www.cottonwoodpaloverde.com).**

**ALWAYS CARRY YOUR IDENTIFICATION CARDS  
AND BE PROUD TO SHOW THEM WHEN USING AMENITIES AT  
COTTONWOOD PALO VERDE, SUN LAKES COUNTRY CLUB  
AND IRONOAKS**

--- Thank you