Dear New Homeowner:

Welcome to our neighborhood and congratulations on the purchase of your home! On behalf of the Cumberland Crossing at the Links at Gettysburg Homeowners Executive Board and the other homeowners, we would like to welcome you to your new home and our community. Over the coming days, we look forward to meeting you whether it be walking down the streets, at the pool, or at a community activity.

The operation of your homeowners association is currently governed by an Executive Board consisting of the President, Vice President, and Treasurer. The developer currently holds the President and Treasurer positions with a Cumberland Crossing homeowner as Vice President. The Executive Board consisting of all homeowners, will be elected once 33 of the 43 planned homes are completed and occupied by homeowners. The Executive Board oversees the daily functions and financial aspects of the Association. The Board also ensures members' compliance with the established covenants and bylaws of the Association. There are specific provisions regarding what can and cannot be done on your property. Please take some time to read through the Public Offering Statement (POS) for Cumberland Crossing. You should have received these documents during the home purchase process. Copies are available on the community HOA website.

Our community website can be found at www.linkshoa.org. From that Home Page you will find various areas of interest such as individual HOA's (Courtyards, Garrison Falls, Villas at the Retreat, and The Retreat Condominium) as well as Links Community Social Events, Community Center and Pool, volunteer committee information, etc. Further, within individual HOA web pages you will find specific information regarding bylaws, architectural review forms, and other pertinent information. Please take a few minutes to visit and familiarize yourself with this valuable resource. The website provides answers to most homeowner questions.

If you don't find the information you need there, the Executive Board can be contacted via email at CumberlandXingHOA@yahoo.com. Please provide your contact information, e.g. email address, phone number, etc. so we can update the neighborhood directory and the master HOA directory with your information. The Cumberland Crossing Executive Board does not contract with a property management company. Please contact the Board for service issues on community property, complaints regarding specific bylaw violations and for any questions regarding your annual homeowners' dues assessment. As a new homeowner, you may already have some ideas on how you'd like to improve your property.

The Association has an Architectural Review Committee (ARC) to help maintain the quality of our neighborhood. Its function is to evaluate the plans for all exterior landscaping, repairs and remodeling (such as painting, decks, fences, trees and bushes, replacement roofs, etc.) to ensure compliance with the POS. The purpose of this review is to protect our scenic environment and maintain the value of our homes. All modifications to the exterior of your property, including repainting with a different color scheme, must be submitted to the ARC for approval before any work begins. If work is started without prior approval, the homeowner risks being cited for a covenant violation and may be required to alter or remove the changes at significant additional cost.

Information on some of the questions many new homeowners have are included in the Cumberland Crossing general information sheet on the website to get you off to a smooth start. Again, welcome to Cumberland Crossing at the Links at Gettysburg community! We look forward to you falling in love with this neighborhood as much as we have. We know you'll find our neighborhood is a great place to live and we encourage your participation in our activities and functions.

Sincerely,

Paul Oswald Vice President Cumberland Crossing Executive Board