Shelby Park P.D. Homeowners Association c/o Wright Property Management 5050 Poplar Avenue Suite 920 Memphis, TN 38157

Attention: Claims Adjuster

Dear Insurance Company:

This letter is in response to roof claims for any property in the Shelby Park P.D. Homeowners Association. Homeowner Associations have governing documents in place such as the Declaration of Covenants, Conditions and Restriction as well as Bylaws that specify certain restrictions for the neighborhood which in turn helps to maintain and keep up the property values. When insurance companies approve claims for missing shingles we are concerned that these replacement shingles are (1) not the same color and (2) not the same style. The neighborhood must be cohesive and have continuity throughout. Any mismatched shingles are an eyesore and devalue our neighborhood.

Per the Bylaws for Shelby Park P.D. HOA, it states the following:

Section 2. Duty to Maintain. Except for maintenance requirements herein imposed upon the Association, the Owner of any Lot shall, at his own expense, maintain the interior and exterior of any improvements on his Lot, including all driveways and any and all equipment, and fixtures therein situate, and its other appurtenances, in good order, condition and repair, and in clean and sanitary condition, and shall do all redecorating, painting and the like which may at any time be necessary to maintain the good appearance of his Lot and appurtenances. All exterior maintenance is subject to approval of the Architectural Control Committee.

Since the homes in this subdivision were built around the year 2005-2006, it may be time for the roofs to be repaired and/or replaced. However, there is a possibility that the shingle style and/or color may be discontinued, therefore, if you are replacing just a few shingles, (between 5 to 15) then we ask that you match the style/color as closely as possible, however if you are replacing more than 5-15 shingles, the HOA will not accept a patchwork roof, the entire roof will need to be replaced.

We appreciate your assistance with this issue.

Respectfully,

Shelby Park HOA
Wright Property Management Company
901-327-7916