

COMMUNITY POLICIES AND PROCEDURES - CONVENTIONAL
(Addendum to the Lease Agreement)

Owner desires to maintain an outstanding Apartment Community. In order to promote and maintain the Community, and as a condition of residency, Owner has established the following policies for the comfort and convenience of all Community residents. These Community Policies and Procedures are a part of the Lease. Any term with its initial letter capitalized and not defined in these Community Policies has the meaning given to it in the Apartment Lease.

1. **Service Requests.** All non-emergency requests for service should be made on-line via the resident portal. For your convenience and information, a set of instructions for the operation of appliances and mechanical equipment is available upon request. In the event of an emergency, call 911 directly for help rather than the management office. Notify Owner immediately AFTER calling 911.
2. **Keys and Locks.** During normal business hours, Owner will admit a resident who has been locked out of his/her Apartment Home at no charge. After normal business hours, Owner may admit a resident who has been locked out of his/her Apartment Home for the charge stated on the Fee Schedule. The charge will be applied to the resident's account and shall be paid in full the following business day. Owner **may** charge the deposit stated in the Fee Schedule for each key, access card or remote control issued to a resident or additional live-in resident. If a resident or any additional live-in resident loses or fails to return any key, access card or remote control, such resident shall be charged the fee stated in the Fee Schedule.
3. **Deliveries and Package Acceptance** The management office **will** accept normal parcel-sized deliveries for a resident when the resident is not home and store the same (without any liability whatsoever for a Loss with respect to such delivery) for 1 day at the management office. The management office will not accept packages larger than normal parcel-size for any reason.
4. **Lakes/Ponds.** If the Community has a lake:
 - a. Swimming **is** allowed.
 - b. Boating **is not** allowed.
 - c. Fishing **is not** allowed.
 - d. Ice skating **is not** allowed.
5. **Laundry Facilities.** If laundry facilities are available at the Community, such laundry facilities are for the exclusive use by residents and additional live-in residents during the hours posted. Items such as clothes, laundry baskets, and detergents should not be left unattended in the laundry areas. Residents should remove laundry as soon as the machine shuts off and should dispose of trash such as lint, empty containers, and softening sheets in a trash receptacle.
6. **Posting Flyers.** Flyers may be posted only in designated areas, if any. If flyers are allowed to be posted, Owner may remove any material that is commercial or offensive, or which is not in keeping with the nature of the Community, as determined by Owner.
7. **Community Equipment and Facilities.** Residents and all additional live-in residents shall follow all rules posted by Owner for the use of any Community equipment or facilities, such as resident business center, fitness room, swimming pool and community rooms. Owner **may** charge a fee for use of such equipment and facilities as stated on the Fee Schedule.
8. **Solicitors and Salespeople.** Solicitors and salespersons are not allowed in the Community. Residents shall report all solicitors or salespeople to the management office immediately.
9. **Trash Removal.** Residents shall wrap all refuse securely and place it in a designated receptacle or chute. Residents shall not place large articles, such as furniture or mattresses, for trash removal and instead should contract with private disposal services. Boxes should be completely collapsed before disposal. Residents shall not dispose of hazardous materials at any trash receptacles, chute or other location at the Community. Residents shall dispose of refuse only in compliance with applicable laws. If a resident needs to dispose of fireplace ashes, consult with the management office on the proper procedures. A resident who fails to properly dispose of trash may be charged a fee as stated in the Fee Schedule.
10. **Interior Alterations.** Residents must obtain the prior approval of Owner before making any interior alterations.
11. **Window Treatments.** Residents shall use only those window coverings provided by Owner and may not use other window coverings. However, if Owner does not provide window coverings, then all window treatments must appear white to the outside. Residents shall not use sheets, blankets, foil, etc., in place of draperies or blinds. Residents shall not place objects on a window sill which are visible from the outside. Owner reserves the right to determine the acceptability of any window coverings.
12. **Appliances.**
 - a. Residents should not overload dishwashers and should use detergents made for automatic dishwashers.
 - b. Residents should turn on cold water before starting the disposal, and not grind bones, rinds, pasta, rice or stringy foods. If a disposal stops, the resident should check the reset button (normally located on the outside bottom of the disposal) before reporting the problem to the management office.
 - c. Residents should not put paper towels, disposable diapers, aluminum can tabs, sanitary napkins, food, tampons, toilet wipes, baby wipes or cotton swabs in the toilets. Residents should not use Clorox or similar tablets in toilets.



- d. If the Apartment Home does not have a frost-free refrigerator, the refrigerator should be defrosted when there is approximately one inch of frost. Do not use sharp objects to defrost a freezer.
- 13. **Pipe Freeze Prevention.** A resident who plans to be away from the Apartment Home for any length of time during the cold weather season must leave the heat on in the Apartment Home and drip the faucets.
- 14. **Barbeque Grills.** Barbeque grills **are not** allowed. Charcoal grills and electric grills ARE NOT permitted. If allowed, gas barbeque grills may be used only in designated areas not less than 20 feet from any building at the Community, and may be used only in compliance with applicable laws. In addition, propane tanks larger than 1 lb. are prohibited.
- 15. **Car Wash and Repair.** Motor vehicles **may not** be washed in the Community. Oil changing and repairs for motor vehicles **may not** be made at the Community. If permitted at the Community, washing and oil changing may be done only in designated areas.
- 16. **Moving of Furniture.** Owner may designate the time and method for moving or removing any freight, furniture, goods, merchandise or other articles to or from the Apartment Home. Residents may not move furniture in or out of the Apartment Home, through the lobby or patio doors, or through the use of elevators without Owner's permission. Owner does not guaranty that elevators will be available for use by a resident to move furniture or personal property, or otherwise to move into or out of an Apartment Home. Owner shall not be liable for any Loss resulting from the unavailability of elevator service.
- 17. **Parking.**
 - a. Resident shall report in writing to Owner prior to the Lease Start Date, and thereafter within 5 days after any change to, the make, model and license plate number of every vehicle authorized to park at the Community on a regular basis, including those of additional live-in residents.
 - b. The parking of commercial vehicles **is not** allowed.
 - c. The parking of boats **is not** allowed.
 - d. The parking of recreational vehicles **is not** allowed.
- 18. **Notification of Changes.** A resident shall notify Owner in writing within 5 days after any change in such resident's employer, employer telephone number, or home telephone number.
- 19. **Notification of Absence from the Community.** A resident shall notify the management office in writing before all residents are absent from the Apartment Home for more than 5 days.
- 20. **Community Utilities.** Common Area utilities may not be used by Resident Parties without Landlord consent. This includes, but is not limited, to use of Common Area electricity to charge electric vehicles.
- 21. **General.** Except as expressly modified by these Community Policies and Procedures, all terms and conditions of the Lease remain unchanged, and the provisions of the Lease are applicable to the fullest extent not inconsistent with these Community Policies and Procedures. If a conflict between the terms of these Community Policies and Procedures and the Lease exists, the terms of these Community Policies and Procedures shall control the matters specifically governed by these Community Policies and Procedures. If any provision of these Community Policies and Procedures is invalid or unenforceable under applicable law, such provision shall be amended to comply with such law. The reformation of any provision of these Community Policies and Procedures shall not invalidate these Community Policies and Procedures or the Lease. An invalid provision that cannot be reformed shall be severed and the remaining portions of these Community Policies and Procedures shall be enforced. Any breach of the terms of these Community Policies and Procedures shall constitute a breach of the Lease to the same extent and with the same remedies to Owner as provided in the Lease or otherwise available at law or equity. These Community Policies and Procedures do not limit any of Owner's rights or remedies stated in the Lease, which are cumulative of those stated in these Community Policies and Procedures.

Resident(s) acknowledge receipt and agreement to these Community Policies and Procedures.

RESIDENT (S):

Signature: _____

Signature: _____

Signature: _____

Signature: _____

Signature: _____

Signature: _____

Date: _____





OUR GOOD NEIGHBOR COMMITMENT

Where our values and your values come together to make great communities.

At Aimco, it is our mission to consistently provide quality apartment homes in a respectful environment delivered by a team of people who care.

At each of our communities across the country, our team is bound together by a set of values that are an integral part of our culture. Our five core values are the foundation of Aimco – really our heart and soul – and they help direct every interaction we have with each other and our residents. These five values also serve as the building blocks for this Good Neighbor Commitment.

We believe that the more our values align, our respect for each other is mutual, and our expectations are clear, the happier neighbors we'll be. This Good Neighbor Commitment is a two-way agreement between your community and you and it is expected that the same actions you agree to within this commitment will extend to guests who are visiting you at this community.

AIMCO TEAM MEMBER

COMMUNITY RESIDENT

INTEGRITY: Do the right thing always.

We agree to be honest and forthcoming with you in all interactions. We will do the right thing and always strive to make decisions based on our values and principles.

You agree to be honest with us at all times, have open conversations about any challenges or frustrations you're having in our community, and be willing to sincerely work together to make this an outstanding place to live.

RESPECT: Appreciate others and treat them as you want to be treated.

We agree to be respectful of you and your home at all times. We will be open to constructive feedback and listen respectfully to your requests. We will appreciate your opinions and your contributions to our community. We will keep our grounds impeccably clean, respond to services requests quickly and address issues completely.

You agree to be respectful of your neighbors, community, and our team members. You agree to keep your home, patios, balconies, and common areas clean, clean up after yourself and your pets, help foster a peaceful environment, and treat others in the community with dignity and courtesy.

COLLABORATION: Work together. Seek and value the perspective of others.

We agree to be responsive to your needs and work with you to find the optimum solutions. Our teams are empowered to make decisions on your behalf. We own our actions and are proud to be accountable at all times.

You agree to work with us as your partner – coming together in a positive manner to initiate improvements, discuss problems and work toward solutions. You agree to own your actions and be accountable at all times.



OUR GOOD NEIGHBOR COMMITMENT

Where our values and your values come together to make great communities.

CUSTOMER FOCUS: Provide exceptional service to our customers and communities.

We agree to give you our all, every day. We will offer you friendly service and be dedicated to making your day better. We know it is inevitable that problems will arise, but we will meet them head on and work to provide exceptional solutions as fast as possible.

You agree to do your part to make our communities welcoming. Including being kind and friendly with team members and neighbors and being willing to offer constructive ideas and suggestions to constantly improve our community.

PERFORMANCE: Demonstrate pride and passion for our work.

We agree to deliver consistent, measurable results and exceed your expectations at all times.

You agree to follow through on all of the terms you agreed to by signing your lease, including meeting financial obligations and be solutions-oriented in problem solving.

Thank you for taking the time to read this commitment. We look forward to making these values come to life and making sure this is the best place to come home to each and every day.

This commitment is agreed to by the people working to make your community a great place to call home. By signing, you agree to do the same as of 03/07/2017.

Agreed to by River Club, The(C)-042689 Community Manager

Mark Bartholomew

Agreed to by Resident(s)

Amjad Khan

Naghma Qureshi

Please contact your community's leadership team directly with any feedback or concerns at: <http://www.aimco.com/residents/resident-feedback>

RESIDENT INSURANCE ADDENDUM

THIS RESIDENT INSURANCE ADDENDUM (this "**Addendum**") to the Apartment Lease dated 03/22/2015, (the "**Lease**"), by and between Landlord and each Resident under the Lease (for purposes of this addendum, each and every Resident under the Lease shall be collectively referred to herein as "**Resident**"), is incorporated and made an integral part of the Lease. Any capitalized term not defined in this Addendum shall have the meaning given to it in the Lease. The term "Landlord" in this Addendum shall have the same meaning as "Owner" under the Lease (if applicable).

- A. **Landlord:** AIMCO RIVER CLUB, LLC
- B. **Resident(s):** Naghma Qureshi, Amjad Khan
- C. **Community:** River Club, The(C)-042689
- D. **Apartment Home:** 109 Southampton Terrace Edgewater NJ 07020

RESIDENT AND LANDLORD HEREBY AGREE AS FOLLOWS:

1. Resident acknowledges and agrees that Resident is required to obtain and retain, at Resident's sole expense, during the Term of the Lease and any subsequent renewal periods, liability insurance with minimum coverage limits of \$100,000 per occurrence, showing Landlord as an interested party under the policy (the "**Insurance Requirement**"). At the Resident's discretion and sole expense, Resident may purchase an insurance policy covering Resident's personal property. Although Resident is only required to meet the \$100,000 per occurrence liability insurance requirement, it is highly recommended that Resident purchase insurance that covers their personal belongings.
2. Resident acknowledges that Landlord does not maintain insurance to protect Resident against personal injury, loss or damage to Resident's personal property or belongings, or to cover Resident from Resident's own liability for injury, loss or damage Resident (or Resident's Parties or Guests) may cause others. Resident acknowledges that by not maintaining Resident's own policy of personal liability insurance, Resident may be responsible to others (including Landlord) for the full cost of any injury, loss or damage caused by Resident's actions or the actions of Resident Parties or Guests.
3. Resident may purchase insurance coverage that complies with the Insurance Requirement from any insurance company of Resident's choosing. Landlord and Resident acknowledge that Resident is under no obligation to purchase insurance fulfilling the Insurance Requirement from any specific insurance company or agent.
4. Resident acknowledges that Landlord has made available to Resident information about obtaining insurance that meets the Insurance Requirement from Multi-Family Insurance Partners, LLC ("**MFIP**") and underwritten by Assurant Specialty Property Insurance Company. Resident may also obtain information about the variety of customizable coverages and price points offered by MFIP by accessing www.myrentersins.com or by calling (877) 826-8203.

In addition, the Resident may elect Point of Lease coverage by executing a separate Point of Lease Insurance Addendum. This Addendum allows Resident to choose to pay for their coverage monthly as part of their rent payment. The Point of Lease coverage available from MFIP is as follows: liability coverage for damage to the Apartment Home structure in the amount of \$100,000 with a deductible for each claim of \$0.00; and property damage coverage for Resident's personal property in the amount of \$10,000 with a deductible for each claim of \$500.00. The monthly cost for such coverage is \$14.33. Resident acknowledges that the monthly cost of this coverage is subject to change, upon prior written notice to be provided to Resident by MFIP or Landlord.

5. Resident acknowledges that failure to supply proof of and maintain the Insurance Requirement hereunder shall be deemed a Default under the Lease, in accordance with Section 16 of the Lease. In such event, Landlord will send a written notice demanding that Resident cure the Default by procuring the required insurance coverage and supplying evidence of coverage to Landlord. Landlord shall have available to it all Remedies described in Section 16(B) of the Lease in the event of any such Default concerning Resident's failure to comply with the Insurance Requirement. Without in any way limiting the foregoing, if Resident fails to supply evidence of compliance with the Insurance Requirement to Landlord by the date set forth in Landlord's notice, Landlord shall have the right, but not the obligation, to procure liability only insurance coverage on Resident's behalf on a monthly basis, and to charge Resident for the amount of the premium paid to the insurance company plus an additional administrative fee of not more than \$10 per month. The monthly premium and additional administrative fee will be considered additional rent under the Lease and will be charged to Resident on a monthly basis for as long as Resident is a lessee of the Apartment Home and for as long as Resident fails to provide Landlord with evidence of compliance with the Insurance Requirement. Resident acknowledges that the coverage Landlord obtains as a result of Resident's failure to provide evidence of compliance with the Insurance Requirement may cost more than other insurance coverage the Resident can purchase elsewhere and may not provide as much coverage as Resident may choose to purchase for his/herself. **Resident acknowledges that the insurance purchased by Landlord will NOT cover Resident's personal contents.** If Resident provides evidence of compliance with the Insurance Requirement, the charge for the insurance obtained by Landlord and the additional monthly administrative fee will cease based on Landlord's insurance enrollment schedule, but in no event more than 30 days after Resident provides evidence of compliance with the Insurance Requirement. Resident acknowledges and agrees that the administrative fee for purchasing such insurance is a fair and reasonable estimate of the administrative costs Landlord will incur as a result of procuring the liability only insurance coverage for Resident. Resident acknowledges that the following circumstances shall also be considered events of Default under the Lease: Resident's failure to pay for the insurance coverage procured by Landlord and/or the additional administrative charge; or Resident permitting any independently procured insurance coverage to lapse during the term of the Lease, if Resident fails to obtain substitute insurance coverage that complies with the Insurance Requirement and/or provide Landlord with evidence of the replacement coverage.



(Remainder of page intentionally left blank)

RESIDENT HAS READ AND SHALL ABIDE BY ALL OF THE RULES, REGULATIONS AND AGREEMENTS CONTAINED IN THIS ADDENDUM AND THE LEASE.

RESIDENT:

Signature: _____
Signature: _____
Signature: _____
Signature: _____
Date: _____

LANDLORD:

By: _____
Name: _____
Print Name
Title: Authorized Representative _____
Date: _____



RENEWAL AMENDMENT

THIS RENEWAL AMENDMENT (this "**Amendment**") to the Apartment Lease dated 03/22/2015 (the "**Lease**"), by and between Owner and Resident, is incorporated and made an integral part of the Lease. Any word with its initial letter capitalized and not defined in this Amendment shall have the meaning given to it in the Lease.

- A. **Owner:** AIMCO RIVER CLUB, LLC
- B. **Resident (s):** Naghma Qureshi, Amjad Khan
- C. **Additional Live-In Residents:**
- | First Name | Last Name |
|------------|-----------|
| | |
- D. **Community:** River Club, The(C)-042689
- E. **Apartment Home:** 109 Southampton Terrace
Edgewater NJ 07020
- F. **Renewal Lease Start Date:** 03/14/2017
- G. **Renewal Lease End Date:** 03/12/2018
- H. **Deposit (to be completed only if modified):** _____
- I. **Renewal Rent:** 2389.00
- J. **Short Term Renewal Rent:** \$300.00 plus the higher of the Fair Market Rent or the current monthly Rent being paid by Resident immediately prior to the commencement of the Two-Month Renewal Term. The "Fair Market Rent" equals the rent that Owner would charge for an apartment home comparable to the Apartment Home on the date that Owner provides notice to Resident of the Short Term Renewal Rent.
- K. **Name and Address of Financial Institution where Deposit is Held:** Bank of America
481 River Rd
Edgewater, NJ 07020
- L. **Type of Account:** Landtrust Account
- M. **Account Number:** 381032709030
- N. **Current Interest Rate:** .05
- O. **Late Charges Date:** The 7th day of the month.
- P. **Modified Fees (check as applicable):**
- | | | |
|---------------------|-----------------------|----------------------------------|
| <u>Not Modified</u> | Fee | |
| | Late Charge: | <u>\$ 80.00</u> |
| <u>Not Modified</u> | Daily Late Fee: | <u>\$0.00</u> |
| <u>Not Modified</u> | NSF Charge: | <u>50.00</u> |
| <u>Not Modified</u> | Relet Charge: | <u>100%</u> of One month's Rent. |
| <u>Not Modified</u> | Other Fee (describe): | |
- Q. **Utilities Included in Renewal Rent:** None
- R. **Pest Control:** Resident shall pay Owner upon demand for pest control as additional Rent.



- S. **Smoke-Free Areas:** The following areas are designated smoke-free areas:
- The Apartment Home
 - The building in which the Apartment Home is located
 - All common areas
 - The entire Community, including individual Apartment Homes and common areas, except the following areas: N/A

RESIDENT HAS READ AND SHALL ABIDE BY ALL OF THE RULES, REGULATIONS AND AGREEMENTS IN THIS AMENDMENT AND THE LEASE (INCLUDING, BUT NOT LIMITED TO, THE TERMS AND CONDITIONS BELOW THE SIGNATURES).

If you have any feedback on your apartment home or community, please contact the community manager at the on-site management office. If you would like to talk with the Aimco leadership team to further discuss any concerns, or if there's something we're doing well that you'd like to tell us about, please visit www.aimco.com/feedback and the Aimco leadership team will contact you.

RESIDENT:

OWNER:

Signature: _____

Signature: _____

Signature: _____

Signature: _____

Signature: _____

Signature: _____

Date: _____

By: _____

Name: Mark Bartholomew

Title: Community Manager

Date: _____

RESIDENT AND OWNER AGREE AS FOLLOWS:

1. **Renewal Amendment.** This Amendment is a Renewal Amendment as described in the Lease.
2. **Lease Term.** The Lease Term is extended to the Renewal Lease End Date. The period commencing on the Renewal Lease Start Date and terminating on the Renewal Lease End Date (or sooner as provided in the Lease) is referred to as the "Renewal Term".
3. **Rent. NOTICE PURSUANT TO NJSA 2A:42-84.3: THE MULTIPLE DWELLING IN WHICH THE PREMISES IS LOCATED IS EXEMPT FROM RENT CONTROL OR RENT LEVELING FOR SUCH TIME AS MAY REMAIN IN THE EXEMPTION PERIOD.**
4. **Security Deposit.** If there has been a change in the Deposit, the change is indicated above. If the Deposit has increased, Resident shall deliver the difference to Landlord prior to the Renewal Lease Start Date. If the Deposit has decreased, Landlord shall refund the difference to Resident within 21 days after the Renewal Lease Start Date.
5. **Renewal Rent.** Rent for the Renewal Term shall be the Renewal Rent stated in this Amendment. If the Renewal Lease Start Date is the first day of the month, then the Renewal Rent shall begin on that date. If the Renewal Lease Start Date is not on the first day of the month, then the Renewal Rent shall commence on the first day of the first full month after the Renewal Lease Start Date occurs and any Rent due for the month in which the Renewal Lease Start Date occurs shall be the then current monthly Rent.
6. **Amended Provisions.** The following provisions of the Lease have been amended and shall read in their entirety as follows:

Definition Annex, Item 15: **Short Term Renewal Rent:** \$300.00 plus the higher of the (i) the rent that Owner would charge for an apartment home comparable to the Apartment Home on the date that Owner provides notice to Resident of the Short Term Renewal Rent or (ii) the current monthly Rent being paid by Resident immediately before the beginning of the applicable Two-Month Renewal Term.

Section 2.B **Termination Notice; Automatic Short-Term Renewal.** **If Owner or Resident intends to terminate the Lease on the Lease End Date or at the end of any Two-Month Renewal Term, the terminating party must give written notice to the other party at least 60 days before the Lease End Date or the end of the Two-Month Renewal Term (as applicable) of the terminating party's intent to terminate the Lease (the "Termination Notice").** This notice requirement contractually modifies any statutory termination notice period. Resident shall vacate the Apartment Home by the Lease End Date or the end of the Two-Month Renewal Term (as applicable). If Resident gives a proper 60 day Termination Notice, fully complies with the Lease, and vacates as agreed, Resident will be relieved of further liability to Landlord for future Rent accruing after the termination date. If Resident provides the Termination Notice less than 60 days before the Lease End Date or the end of the Two-Month Renewal Term (as applicable), then Owner may in its sole discretion elect to allow this Lease to end on the Lease End Date or the last day of the applicable Two-Month Renewal



Term (rather than allowing the Lease to automatically renew as provided in the next paragraph), provided Resident pays Owner an amount equal to one day of Short Term Renewal Rent for each day of the 60-day notice period that extends beyond the Lease End Date or end of the Two-Month Renewal Term, as applicable. Such charge is intended to be an enforceable liquidated damages amount. Actual damages of Owner's lost revenue caused by the Resident's failure to provide a full 60 days' notice of Resident's intent to vacate would be difficult to determine with any certainty, and the charge is a reasonable estimate of such damages and not a penalty.

If Resident fails to provide written notice of Resident's intent to vacate at least sixty (60) days before the end of the Lease Term or the Two-Month Renewal Term, as applicable, then except as may otherwise be allowed by Owner in its sole discretion as provided in the first paragraph of this Section 2.B, this Lease shall automatically renew for additional two month terms (each a "Two-Month Renewal Term") upon the Lease End Date or the end of each Two-Month Renewal Term, as applicable. Such renewals shall automatically continue until either (i) a written notice of termination is given by Resident at least 60 days in advance in accordance with the first paragraph of this Section 2.B, (ii) a written notice of termination is given by Owner at least 60 days in advance of the termination date, or (iii) a Renewal Amendment is signed by Resident and Owner. During each Two-Month Renewal Term, monthly Rent will be increased to the Short Term Renewal Rent. If Owner does not give written notice of the Short Term Renewal Rent amount before the applicable Two-Month Renewal Term, then the monthly Rent for such Two-Month Renewal Term shall the same as the monthly Rent in effect immediately preceding such Two-Month Renewal Term.

Section 18

ASSIGNMENT. Resident shall not sublet the Apartment or assign this Lease for any length of time, including, but not limited to, renting out the Apartment using a short term rental service such as airbnb.com, VRBO.com or homeaway.com. Any purported assignment or sublet of this Lease or the Apartment Home without the prior written consent of Landlord is null and void. A departing Resident's claim to any Deposit automatically transfers to the replacing Resident upon the date of Landlord's written approval of such replacement, and the departing Resident shall have no rights or claims to the Deposit against Landlord.

- 7. **General.** As of the Renewal Lease Start Date, this Amendment supersedes all prior renewal addenda with respect to the matters stated in this Amendment. Except as expressly modified by this Amendment, all terms and conditions of the Lease remain unchanged, and the provisions of the Lease are applicable to the fullest extent not inconsistent with this Amendment. If a conflict between the terms of this Amendment and the Lease exists, the terms of this Amendment shall control the matters specifically governed by this Amendment. If any provision of this Amendment is invalid or unenforceable under applicable law, such provision shall be amended to comply with such law. The reformation of any provision of this Amendment shall not invalidate this Amendment or the Lease. An invalid provision that cannot be reformed shall be severed and the remaining portions of this Amendment shall be enforced. Any breach of the terms of this Amendment shall constitute a breach of the Lease to the same extent and with the same remedies to Owner as provided in the Lease or otherwise available at law or equity. This Amendment does not limit any of Owner's rights or remedies stated in the Lease, which are cumulative of those stated in this Amendment.

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DocuSigned by:
Naghma Aureski
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DocuSigned by:
Amyad Khan
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DocuSigned by:
Mark Bartholomew
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POINT OF LEASE INSURANCE ADDENDUM

THIS POINT OF LEASE INSURANCE ADDENDUM (this "**POL Addendum**") to the Apartment Lease dated 03/22/2015, (the "**Lease**"), by and between Landlord and each Resident under the Lease (for purposes of this addendum, each and every Resident under the Lease shall be collectively referred to herein as "**Resident**"), is incorporated and made an integral part of the Lease. Any capitalized term not defined in this POL Addendum shall have the meaning given to it in the Lease or in the Resident Insurance Addendum. The term "Landlord" in this Addendum shall have the same meaning as "Owner" under the Lease (if applicable).

- A. **Landlord:** AIMCO RIVER CLUB, LLC
- B. **Resident(s):** Naghma Qureshi, Amjad Khan
- C. **Community:** River Club, The(C)-042689
- D. **Apartment Home:** 109 Southampton Terrace Edgewater NJ 07020

RESIDENT AND LANDLORD HEREBY AGREE AS FOLLOWS:

1. Resident has been previously received and agreed with the terms and requirements of the Resident Insurance Addendum, which requires, in relevant part, that Resident comply with the Insurance Requirement of the Lease by maintaining liability insurance with minimum coverage limits of \$100,000 per occurrence.
2. As noted in the Resident Insurance Addendum, and agreed to by Resident and Landlord, Resident may purchase coverage that complies with the Insurance Requirement from any insurance company of Resident's choosing.
3. Resident acknowledges that Landlord has provided Resident with information about how Resident can comply with the Insurance Requirement by securing coverage under a group insurance policy Landlord maintains, which is offered by Multi-Family Insurance Partners, LLP ("MFIP") and underwritten by American Bankers Insurance Company of Florida and Voyager Indemnity Insurance Company (the "POL Policy"). Resident acknowledges that the monthly premiums and/or terms and conditions for the POL Policy are subject to change upon prior written notice from MFIP or Landlord.

RESIDENT ELECTION OF COVERAGE UNDER POL POLICY

X Resident hereby elects to purchase coverage under the POL Policy from MFIP. An overview of the coverage is attached to this Addendum. The monthly cost of \$14.33 will be added to Resident's monthly Rent and will be payable to Landlord. This coverage is as follows: liability coverage for damage to the Apartment Home structure in the amount of \$100,000 with a deductible for each claim of \$0; and property damage coverage for Resident's personal property in the amount of \$10,000 with a deductible for each claim of \$500.00. Resident acknowledges that this monthly cost and/or terms and conditions of the POL Policy are subject to change upon prior written notice, which will be provided by MFIP or Landlord, and agrees to such increases. Resident may terminate his or her coverage under the POL Policy by delivering written notice thereof to Landlord. If Resident delivers a termination notice, the charge for the POL Policy will ceased based on Landlord's insurance enrollment schedule, and Resident will be responsible for complying with the Insurance Requirement and providing evidence of such compliance before the termination of Resident's coverage under the POL Policy.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____



Point of Lease (POL) Coverage Description

\$100,000 Personal Liability

\$0 deductible

Pays for damage due to a covered peril at the insured location for residents listed on the lease and POL Addendum

- Fire
- Water overflow
- Smoke
- Explosion
- Injury to others (medical payments)

\$10,000 Personal property at the insured location

\$500 deductible

\$1,000 Personal property located away from the insured location

Replacement Cost – no depreciation based on the age of personal property

Up to \$2,000 Additional Living Expenses

Coverage perils *(cause of loss) include:

- Theft
- Fire
- Water overflow
- Smoke
- Vandalism
- Windstorm
- Explosion

Depending on your state, your Residents Insurance coverage may be one of the following: Residents Liability is underwritten by American Bankers Insurance Company of Florida.

Renters Personal Liability Insurance Program is underwritten by Voyager Indemnity Insurance Company.

*See policy details for coverage specifics and any limitations or exclusions.

Monthly cost and/or policy terms and conditions subject to change upon notice from MFIP or Landlord.



ADDENDUM PROHIBITING SUBLETTING

THIS ADDENDUM PROHIBITING SUBLETTING (this "**Addendum**") to the Apartment Lease dated 03/22/2015 (the "**Lease**"), by and between Owner and Resident, is incorporated and made an integral part of the Lease. Any word with its initial letter capitalized and not defined in this Addendum shall have the meaning given to it in the Lease.

A. **Owner:** AIMCO RIVER CLUB, LLC

B. **Resident(s):** Naghma Qureshi, Amjad Khan

C. **Community:** River Club, The(C)-042689

D. **Apartment Home:** 109 Southampton Terrace
Edgewater NJ 07020

RESIDENT HAS READ AND SHALL ABIDE BY ALL OF THE RULES, REGULATIONS AND AGREEMENTS IN THIS ADDENDUM AND THE LEASE.

RESIDENT:

OWNER:

Signature: _____

By: _____

Signature: _____

Name: _____

Signature: _____

Print Name

Title: Authorized Representative

Signature: _____

Date: _____

Date: _____

RESIDENT AND LANDLORD AGREE AS FOLLOWS:

1. **Subletting Prohibited.** Without limiting the prohibition in the Lease on subletting and assignment, **Resident is strictly prohibited from subletting or renting to any third party of all or any portion of the Apartment home for any duration. This prohibition includes, without limitation, overnight stays or any other stays arranged on Airbnb.com, VRBO.com or other similar internet sites.** Permitting the Apartment Home to be used for any subletting or rental or occupancy by others (including, without limitation, for a short term), regardless of the value of consideration received or if no consideration is received, is a material breach of the Lease.
2. **Listing or Advertising Prohibited.** Resident shall not to list or advertise the Apartment as being available for short term subletting or rental or occupancy by others on Airbnb.com, VRBO.com or similar internet sites. Any such listing or advertising shall be a material breach of the Lease.
3. **Remedies.** Any violation of this Addendum constitutes a material violation of the Lease, and Owner may exercise any default remedies permitted in the Lease (including, but not limited to, termination of Resident’s tenancy), in (Rev. 12/2016)



accordance with applicable law. This clause shall not be interpreted to restrict Owner's rights to terminate Resident's tenancy for any lawful reason. **In addition to all other remedies provided in the Lease, Owner may fine Resident up to \$250 per day for each and every day Resident breaches Section 1 or Section 2 this Addendum.**

4. **Resident Liability.** Resident is responsible for and shall be held liable for any and all Losses incurred by Owner or Owner's Related Parties as a result of Resident's violations of this Addendum or the Lease. Further, Resident is responsible for and shall be held liable for any and all actions of any person(s) who occupy the Apartment Home in violation of this Addendum or the Lease, including, but not limited to, property damage, disturbance of other residents and violence or attempted violence to another person. In accordance with applicable law, without limiting Resident's liability Resident agrees that Owner shall have the right to collect against Resident's renter's or liability insurance policy for any losses or damages that Owner or Owner's Related Parties incur as the result of any violation of this Addendum.

5. **General.** Nothing herein shall be deemed to limit Resident's obligations under the Lease or applicable law. Except as expressly modified by this Addendum, all terms and conditions of the Lease remain unchanged, and the provisions of the Lease are applicable to the fullest extent not inconsistent with this Addendum. If a conflict between the terms of this Addendum and the Lease exists, the terms of this Addendum shall control the matters specifically governed by this Addendum. If any provision of this Addendum is invalid or unenforceable under applicable law, such provision shall be amended to comply with such law. The reformation of any provision of this Addendum shall not invalidate this Addendum or the Lease. An invalid provision that cannot be reformed shall be severed and the remaining portions of this Addendum shall be enforced. Any breach of the terms of this Addendum shall constitute a breach of the Lease to the same extent and with the same remedies to Landlord as provided in the Lease or otherwise available at law or equity. This Addendum does not limit any of Landlord's rights or remedies stated in the Lease, which are cumulative of those stated in this Addendum.

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