

Ambassador

Community Management, Inc.

7100 West Commercial Blvd. ~ Suite 107 ~ Lauderhill, FL 33319

Phone: 954-741-8811

www.ambassadormanagement.com

QUINSANA GARDENS CONDOMINIUM ASSOCIATION - SALE / LEASE PACKAGE

THIS IS A 55 YEARS OF AGE AND OLDER COMMUNITY - ALL RESIDENTS MUST BE 55 OR OLDER

The attached application forms **MUST** be completed in full by each adult applicant, (other than Husband/Wife which is considered one application). Return the completed application to Ambassador Community Management along with a **\$100.00** check or money order for each application made payable to **QUINSANA GARDENS CONDOMINIUM**. This application fee is non-refundable. In addition, the following items and or terms are required to accompany the application forms and fee.

1. A signed copy of the Sales Contract/Lease Agreement along with photo ID showing proof of age for each occupant. If the purchase requires a mortgage, a Mortgage Commitment letter must accompany this application.
2. As of April 2019 all Sales and Leases require a copy of a current and complete Credit Report from a Certified Credit Agency, **showing a minimum FICO score of 680**. There is also a **minimum annual income requirement of \$35,000** which must be verified by the most recent Income Tax Return and W-2 Forms, or assets equaling this amount verified by bank statements or other financial documents.
3. The fully completed **Application for Occupancy** forms. These forms **MUST** be filled out fully, with no blank spaces. Any questions left blank will result in your application being rejected.
4. No pets are allowed at any time.
5. Use of the unit is for single-family residence only.
6. No commercial vehicles, trucks, etc. are allowed on the property overnight.
7. The current owner must provide the buyer with the Association Documents and Rules and Regulations. If this is a lease, the owner must provide the lessee with the Rules and Regulations.
8. No more than two (2) occupants per bedroom are allowed to occupy the unit.

This Sales/Lease packet is considered incomplete and will not be accepted until all information has been received. The Association is allowed thirty (30) days to process and approve all applications.

Upon receipt and verification of all materials submitted, a personal interview with the Board of Directors will be scheduled. The applicant(s) will be notified of the date, time and place of the personal interview.

OCCUPANCY PRIOR TO BOARD APPROVAL IS PROHIBITED!

AS of Apr. 1 2019



Ambassador Community Management

7100 West Commercial Blvd. Suite 107

Lauderhill, FL 33319

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PRINT all Information: Association Name _____ Bldg. # _____ Unit# _____

Name of Realtor handling transaction _____ Phone# _____

Name of Mortgage Company _____ Phone# _____

Name(s) of proposed purchaser/Lessee _____ Phone# _____

1. I hereby agree for myself and on behalf of all persons who may use the unit which I seek to lease:
 - a. I will abide by all of the restrictions contained in the By-Laws, Rules & Regulations, and restrictions which are or may in the future be imposed by the association.
 - b. I understand that there is a restriction on pets and that I may not bring a pet on the property, nor may any guest or visitor.
 - c. I understand that I must be present when any guests, relatives, or visitors who are not permanent residents occupy the unit.
 - d. I understand that any violation of the terms, provisions, conditions, and covenants of the Association documents provide cause for immediate action as therein provided for in the Association Documents.
2. I have received a copy of the Rules & Regulations and fully understand them. Yes ___ No ___
3. I understand that the approval is conditioned upon the truth and accuracy of this application and upon the approval of the Board of Directors. Any false statements are cause for denial.
4. I understand that the Board of Directors may cause to be instituted an investigation of my background. I specifically authorize the Board of Directors, Management, and any credit reporting agency chosen by same to make such investigation. I agree that the information contained in this and the attached application may be used for such investigation, and that the Board of Directors, Management, and committees members shall be held harmless from and action or claim by me in connection with the use of the information contained herein or any investigation conducted by the Board of Directors.

In making the foregoing application, I am aware that the decision of the Association will be final and no reason will be given for any action taken by the Board of Directors. I agree to be governed by the determination of the Board of Directors.

APPLICANT _____ Date _____ APPLICANT _____ Date _____

IMPORTANT!!

THE ATTACHED

APPLICATION FOR OCCUPANCY FORMS

MUST BE FILLED OUT COMPLETELY WITH NO

BLANK SPACES!

Applications will not be accepted if any question is left blank. You must give an answer to every question or put N/A if the question does not apply to you.

Any line left blank will result in your application being rejected.

READ FIRST: Complete all questions and fill in all blanks. All information supplied is subject to verification. If any question is not answered/left blank, or answered falsely, this application may be returned, not processed, and/or not approved. Missing information will cause delays. Once submitted, order can be cancelled but your fee will not be refunded. Rev. 06/2014

**** THIS APPLICATION IS FOR A SINGLE PERSON OR A MARRIED COUPLE ONLY! ****

APPLICATION FOR OCCUPANCY

Association Name: Quinsana Gardens

Circle one: Purchase - Lease - Occupant - Unit.# _____ Bldg.# _____ Address applied for: _____

Full Name _____ Date of Birth _____ Social Security # _____

Circle One: Single - Married - Separated - Divorced - How Long? _____ Other legal or maiden name _____

Have you ever been convicted of a crime? _____ Date (s) _____ County/State Convicted in _____

Charge (s) _____

Applicant's Cell Number(s) _____ Applicant's Email Address _____

Spouse _____ Date of Birth _____ Social Security # _____

Other legal or maiden name _____ Have you ever been convicted of a crime? _____ Date (s) _____

County/State Convicted in _____ Charge (s) _____

Spouse's Cell Number(s) _____ Spouse's Email Address _____

No. of people who will occupy unit – Adults (over age 18) _____ Description of Pets _____

Names and ages of others who will occupy unit _____

In case of emergency notify _____ Address _____ Phone _____

PART I – RESIDENCE HISTORY

A. Present address _____ Phone _____
(Include unit/apt number, city, state and zip code)

Apt. or Condo Name _____ Phone _____ Dates of Residency: From _____ to _____

Circle one: Own Home - Parent/Family Member - Rented Home - Rented Apt - Other _____ Rent/Mtg Amount _____

Are you on the Lease? _____ If not, who is the leaseholder? _____ Are you on the Deed? _____ If yes, under what name? _____

Name of Landlord _____ Phone _____ Email address _____

Circle one: Is your Landlord the: Owner of the property - Realtor - Family Member - Roommate - Property Manager - Other _____

B. Previous address _____
(Include unit/apt number, city, state and zip code)

Apt. or Condo Name _____ Phone _____ Dates of Residency: From _____ to _____

Circle one: Own Home - Parent/Family Member - Rented Home - Rented Apt - Other _____ Rent/Mtg Amount _____

Were you on the Lease? _____ If not, who is the leaseholder? _____ Were you on the Deed? _____ If yes, under what name? _____

Name of Landlord _____ Phone _____ Email address _____

Circle one: Is your Landlord the: Owner of the property - Realtor - Family Member - Roommate - Property Manager - Other _____

C. Previous address _____
(Include unit/apt number, city, state and zip code)

Apt. or Condo Name _____ Phone _____ Dates of Residency: From _____ to _____

Circle one: Own Home - Parent/Family Member - Rented Home - Rented Apt - Other _____ Rent/Mtg Amount _____

Were you on the Lease? _____ If not, who is the leaseholder? _____ Were you on the Deed? _____ If yes, under what name? _____

Name of Landlord _____ Phone _____ Email address _____

Circle one: Is your Landlord the: Owner of the property - Realtor - Family Member - Roommate - Property Manager - Other _____

PART II – EMPLOYMENT REFERENCES

Include a recent copy of an earnings statement to expedite processing

- A. Employed by _____ Phone _____
 Dates of Employment: From: _____ To: _____ Position _____ Fax _____
 Monthly Gross Income _____ Address _____
- B. Spouse Employed by _____ Phone _____
 Dates of Employment: From: _____ To: _____ Position _____ Fax _____
 Monthly Gross Income _____ Address _____

PART III – BANK REFERENCES

Include a recent copy of a bank statement to expedite processing

- A. Bank Name _____ Checking Acct. # _____ Phone _____
 Address _____ Fax _____
- B. Bank Name _____ Savings Acct. # _____ Phone _____
 Address _____ Fax _____

PART IV – CHARACTER REFERENCES (No Family Members)

1. Name _____ Home Phone _____
 Address _____ Business Phone _____
 Email Address _____ Cellular Phone _____
2. Name _____ Home Phone _____
 Address _____ Business Phone _____
 Email Address _____ Cellular Phone _____
3. Name _____ Home Phone _____
 Address _____ Business Phone _____
 Email Address _____ Cellular Phone _____
4. Name _____ Home Phone _____
 Address _____ Business Phone _____
 Email Address _____ Cellular Phone _____

Are you using a realtor? Yes _____ No _____ If yes: Realtor's name _____
 Email Address _____ Cellular Phone _____

Driver's License Number (Primary Applicant) _____ State Issued _____

Driver's License Number (Secondary Applicant) _____ State Issued _____

Make _____ Type _____ Year _____ License Plate No. _____

Make _____ Type _____ Year _____ License Plate No. _____

If this application is not legible or is not completely and accurately filled out, Associated Credit (and the Association) will not be liable or responsible for any inaccurate information in the investigation and related report (to the Association) caused by such omissions or illegibility.

By signing the applicant recognizes that the Association and Associated Credit will investigate the information supplied by the applicant, and a full disclosure of pertinent facts will be made to the Association. The investigation may be made of the applicant's character, general reputation, personal characteristics, credit standing, police arrest record and mode of living as applicable. This form is for the exclusive use of Associated Credit Reporting, Inc.

Applicant's Signature _____ Date _____ Spouse's Signature _____ Date _____

ASSOCIATED CREDIT REPORTING, INC.

Established 1985

4690 NW 103rd Avenue, Sunrise, Florida 33351
www.associatedcreditreporting.com

Phone: 754-216-0025
Toll Free: 800-676-7640
Fax: 954-635-2157
Toll Free Fax: 800-235-7185

AUTHORIZATION FORM

I/We hereby authorize **Associated Credit Reporting, Inc.** to obtain data to verify any and all information they request with regards to my/our Application for Occupancy, specifically the verification of my bank account(s), residential history, criminal record history, employment verification and character references.

I/We hereby waive any privileges I/we may have with respect to the said information in reference to its release to the aforesaid party. Information obtained for this report is to be released to the authorized party designated on the Application for Occupancy, for their exclusive use only. **PLEASE INCLUDE COPY OF DRIVER'S LICENSE TO CONFIRM IDENTITY.** If you do not have a driver's license, please include a copy of your Passport or current government issued identification card.

I/We acknowledge our rights as stated in the Fair Credit Report Act that I/we are entitled to a copy of the report upon proper written request and can dispute any inaccurate information for re-verification. I/We understand that Associated Credit Reporting, Inc. is not directly involved in the approval or denial of any applicant. The information received by Associated Credit Reporting, Inc. shall be held in strict confidence, protected as governed under the Fair Credit Reporting Act, and will never be released to any third party other than the designated recipient. I/We further understand that this is a non-refundable process.

By signing below, I/We further state the Application for Occupancy and Authorization Form were signed by me/us and was not originated with fraudulent intent by me/us or any other person and that the signature(s) below are my/our own proper legal signature. I/We certify (or declare) under penalty of perjury that I/We agree to the foregoing and; that all answers and information contained on the Application for Occupancy are true and correct and will hold Associated Credit Reporting, Inc. harmless from the result of the investigation.

(Applicant's Signature)

(Spouse's Signature)

(Applicant's Name Printed)

(Spouse's Name Printed)

(Date Signed)

(Date Signed)



Active U.S. Service Members Only

Pursuant to (Fla.Stat. §83.683) of the Florida Residential Landlord and Tenant Act.

If you are a member of the U.S. Armed Forces "On active duty or state active duty", member of the Florida National Guard, or member of the U.S. Reserve Forces.

Please provide the following information as well as a copy of your Military ID upon submitting your application for Lease.

1. State what branch you are currently serving in

2. Sign and date _____ 20_____

By signing this form; you acknowledge that you are on Active duty in the U.S Armed Services and are submitting an application to Lease in the Association.

Mortgage Commitment letter

Unless this is a cash sale, a Mortgage Commitment letter from the bank/mortgage company must accompany the application.

Applications will not be accepted for processing unless the Mortgage Commitment letter is included with this packet.

Mortgage Commitment letter must state

1. The amount of the loan
2. The rate of the loan
3. The terms of the loan
4. The monthly payment
5. The interest

By signing below, you accept and agree to the requirement of supplying the Mortgage Commitment Letter and understand that your application may be denied if you are unable to comply with this requirement.

Signature of Applicant

Date

Signature of Applicant

DATE

QUINSANA GARDENS CONDOMINIUM, INC.
5181 West Oakland Park Boulevard
Lauderdale Lakes, Florida 33313

RULES AND REGULATIONS

Quinsana Gardens is housing for persons who are fifty-five (55) years of age or older, and all residents must be fifty-five years of age or older.

BUILDING AND COMMON AREAS:

1. The walkways, entrances, halls, corridors, stairways, ramps and rights-of-way will not be used for any purpose other than ingress and egress from the Condominium Units. There is to be no sitting or running on the catwalks.
2. All garbage must be placed in plastic bags, tied closed and placed in the dumpster. In the second and third floor laundry rooms there is a trash chute. Do not put any garbage bags into the chute that do not easily fit. Anything that does not easily fit into the trash chute is to be brought to the first floor and placed in the dumpster. All boxes must be broken down and placed in the dumpster. There are recycle containers in the dumpster room. These are for the disposal of newspapers, plastic and glass bottles. Do not put plastic bags in the recycle containers. If the recycle containers are full, please do not overfill; either wait until after they have been emptied or put your recycle items into the dumpster.
3. No unit owner or tenant shall request or cause any employee of the Association to perform any private business for them, except in an emergency or as arranged for after working hours.
4. The agents of the Association and any contractor or workman authorized by the Association may enter any unit at any reasonable hour of the day for any purpose permitted under the terms of the Declaration of Condominium or Bylaws of the Association. Except in the case of an emergency, entry will be made by prearrangement with the respective occupant of the unit. It shall be each owner's responsibility to ensure that the Board of Directors has a current key for all locks on their unit's exterior door. If the Association needs access and does not have a key, entry to the unit will be in any way possible (including, but not limited to, breaking the door or hiring a locksmith). All costs for unit entry will be the responsibility of the unit owner.
5. Residents shall not make noise or play music or television so loudly that it disturbs other residents. Please respect the "quiet before 9:00 AM or after 11:00 PM courtesy."
6. Unit owners shall not be permitted to put their names on any entry of the unit or mail boxes appurtenant thereto except in the proper places and manner prescribed by the Association for such purposes.
7. No owner, lessee or licensee shall install wiring for any electrical or telephone installation, any television antenna, satellite dish, air-conditioning unit or the like on the exterior of the building, or which protrudes through the walls or roof of the building.

8. No draperies, shades or the like shall be used on the exterior of any balcony or terrace unless they are proper, outdoor window shades. No sheets, blankets, aluminum foil, advertising materials or the like are allowed to be used as window coverings or displayed in the windows. No sign of any kind shall be placed in or on windows, doors, balconies, terraces, facades or other exterior surfaces, except as approved by the Association.
9. Screened patios and/or Florida Rooms are not to be used as storage, unless proper blinds are installed to close this from view from the outside of the unit. **Each unit has been assigned a storage locker located inside one of the storage rooms. You are to provide your own lock for this storage locker. All storage in this area is at your own risk.** No personal items are to be stored in any common area (including the cardroom, aisles in the storage rooms, the third floor workroom) or any other common area. Nothing is to be placed on the catwalks of the building (including, but not limited to, rugs, plants, shoes, chairs, etc.).
10. No electrical, gas operated or charcoal barbecues are allowed on the catwalks/balconies, screened patios, enclosed Florida Rooms, or terraces. No such devices are permitted in or on any common area (parking areas, breezeways, grassy areas).
11. No towels, bathing or street apparel, or any other items are to be hung on the balconies or balcony railings. No clothes lines are to be placed on the balconies or terraces.
12. No personal items are to be left in or on the common areas.
13. Bicycles are to be stored either inside your unit, in your personal storage locker, or the bicycle rack located in the breezeway. The Association assumes no responsibility for bicycles stored in the common areas of the community.
14. No skateboards, roller skates or roller blades are to be used on the property. Bicycles are not to be ridden through the courtyard areas of the community.
15. No soliciting by residents or nonresidents is allowed.
16. The electrical outlets in the common areas are for maintenance use and/or lighting of decorations as determined by the Board of Directors. Any use by individuals is prohibited.
17. **NO UNIT OWNER, GUEST OR TENANT MAY KEEP ANIMALS (CATS, DOGS, BIRDS, LIZARDS, SNAKES, ETC.) WITHIN THE CONDOMINIUM UNIT OR CONDOMINIUM PROPERTY.**
18. The schedule for bulk trash pickup is posted on the bulletin board of the building breezeway. Bulk trash items are to be placed outside the dumpster room on the day preceding the scheduled pickup. Bulk trash remaining in the dumpster area after the pickup will be removed at the expense of the unit owner.

LAUNDRY ROOMS RULES

1. The laundry machines are operated by use of a laundry card. You may obtain a laundry card from the Board of Directors or Ambassador Management. To add funds to your laundry card, you must use the machine located in the billiard room in the Phase 2 Clubhouse. You must have a bank debit card or a credit card to load funds onto your laundry card. Follow the instructions located on the machine.
2. Please wipe off the tops of the machines and clean the dryer filters after each use.
3. Laundry rooms are to be used only for laundry purposes. No washing of dishes, bodies, etc. allowed.
4. Please report any malfunctions or problems with the laundry equipment to Aaxon Laundry. The phone number for Aaxon is posted in each laundry room, and each machine has an identification number on it. Please also place a sign on the machine indicating that the machine is not working and that Aaxon has been notified.
5. Please be courteous of your neighbors. Do not leave laundry in the machines. Please be respectful of the other residents and do not leave laundry in the washer or dryer after the cycle has ended. If someone is waiting to use a machine, they have the right to remove your laundry in order to do so.

VEHICLES AND PARKING REGULATIONS

1. With prior approval of the Association, a resident's commercial work vehicle may be parked in guest parking on the east or west side of the building, so long as doing so does not interfere with another's access to his/her vehicle.
2. No boats, trailers, buses, campers, mobile homes, motor homes, or PODS or other such storage containers are permitted on the condominium property without prior Association approval.
3. Each unit is assigned a parking space by the Association, with guest parking at the East and West ends of the building. If someone has parked his/her vehicle in your assigned space, please report this to a Board Member. No vehicle shall be parked in such a manner as to impede or prevent ready access to another parking space. No vehicle may be backed-in to any parking space.
4. No damaged or inoperable vehicles may remain on the property for more than 3 days. Vehicles that are leaking any type of oil or any other fluids must be removed from the property immediately and may not be parked on the property until properly repaired. Unit owners will be financially responsible for any repairs needed to the parking areas as a result of their vehicle.
5. YOU ARE NOT PERMITTED TO PERFORM MAINTENANCE WORK ON YOUR VEHICLE WHILE PARKED ON CONDOMINIUM PROPERTY. ANY DAMAGE DONE TO THE PROPERTY WILL BE THE FINANCIAL RESPONSIBILITY OF THE VEHICLE OWNER.
6. Every vehicle parked on the property must have a valid license plate which displays a current registration sticker.

7. Please respect other owners and do not park in a space that is not assigned to your unit. All guests or residents with a second vehicle must utilize the guest parking at the East and West ends of the building.
8. Washing of vehicles is not permitted on the property.

ANY VEHICLE IN VIOLATION OF THESE RULES MAY BE TOWED AT THE OWNER'S EXPENSE!

SALES AND LEASES

1. No owner may convey, transfer, dispose of or lease their Unit without the approval of the Board of Directors. Any sale or lease without such approval shall be invalid.
2. All sales and lease applications must be submitted to Ambassador Management a minimum of thirty (30) days prior to closing date of a sale or commencement date of a lease. All sales or leases must conform to the Rules and Regulations set forth in this document.
3. Applications must be picked up from, and when completed returned to, Ambassador Management at 7100 W. Commercial Boulevard, Suite 107, Lauderhill, FL 33319. A fee of \$100.00, payable to Quinsana Gardens Condominium, per adult applicant (unless husband/wife where only one fee is required) must be submitted with the application.
4. The cover page on the application lists all items that must be included along with the application form. This cover page also includes the requirements to qualify for purchase or rental, such as minimum income and minimum credit score. Such additional items may include but are not limited to: A full credit report indicating credit score as well as credit details, photo identification, proof of income, proof of employment, or any other items listed on the application cover page. Incomplete applications will not be accepted.
5. A unit owner delinquent in the payment of any fees owed to the Association will automatically be denied approval of any lease. Should a unit owner become delinquent on their maintenance fees during the term of a lease agreement, the Association shall have the authority to collect all rents owed by the lessee to said unit owner until such time as the delinquency is paid in full, including all legal and collection fees.
6. As stated in the Bylaws, an owner may rent their unit for either a twelve month lease period or seasonally for a two - six month period. However, a unit may not be rented more than once during any calendar year. UNDER NO CONDITION MAY A UNIT BE RENTED FOR A PERIOD SHORTER THAN TWO MONTHS. NO UNIT MAY BE RENTED DAILY, WEEKLY, AS A BED & BREAKFAST OR A TIMESHARE. Any violation of this regulation will result in legal action at the expense of the unit owner.

NO ONE MAY OCCUPY A UNIT PRIOR TO THE APPROVAL OF THE BOARD OF DIRECTORS.

UNIT OWNER'S GUESTS (WHEN THE OWNER IS NOT IN RESIDENCE)

1. A guest is defined as immediate family members (mother, father, grandparents, brothers, sisters, children or grand children). A guest may stay in your apartment in your absence for up to thirty (30) days in a calendar year.
2. You must notify the Association when you will be having guests in your apartment. You must supply, in writing, the name of each guest, their age, their relationship to you, the date they will arrive and the date they will leave. You can email this information to teri@ambassadormanagement.com and she will inform the Board.
3. Any person residing in your unit for longer than thirty (30) days is no longer a guest; they are a resident, and must comply with all requirements of a new resident (Board approval is required).
4. All guests are required to abide by the Rules and Regulations of the building and the Phase.

UNIT RENOVATIONS

1. Nothing may be done to the exterior of any unit without the written permission of the Board of Directors. This includes, but is not limited to, patio enclosures, window repair or replacement, exterior door replacement, and replacement of a/c units.
2. If you are planning any type of renovation to the exterior of your unit, you must submit an "Architectural Modification Request Form" to Ambassador Management. This form is available on the web site at www.ambassadormanagement.com or may be picked up at Ambassador's office. The form must be submitted along with the proposal of what is being done and all license and insurance information on the contractor who is doing the work. **Whether the work to be done is on the outside or inside of your unit, you must use a licensed and insured contractor.** Any work performed which results in damage to another unit or the building's common elements will result in legal action against the offending unit owner. Please submit a copy of the contractor's license and insurance to Ambassador Management prior to commencement of the work. **UNDER NO CIRCUMSTANCES WILL AN UNLICENSED INDIVIDUAL BE PERMITTED ACCESS TO THE BUILDING'S ROOF; BOTH LICENSE AND INSURANCE CERTIFICATE MUST BE PRESENTED TO AMBASSADOR MANAGEMENT BEFORE ROOF ACCESS WILL BE PROVIDED.**
3. Any renovations or repairs done to the interior of any unit that requires a permit (such as plumbing, electrical or drywall) **MUST** have a permit. It is your responsibility to contact the City of Lauderdale Lakes at 954-484-3131 to find out if the work you are planning to do requires a permit.
4. If you live on the 2nd or 3rd floor and are going to install tile or wood flooring, you must use soundproofing material, such as cork, under this flooring.

MISCELLANEOUS

1. Unit owners are responsible for the actions of their children, family members, guests, invitees and lessees; any damage shall be repaired at the expense of said owners.

2. Complaints regarding the management of the units and the common elements, or regarding actions of the other unit owners or tenants, shall be made in writing to the Management Company.
3. Should there be a problem with the common elements or the community, such as the laundry rooms or the elevator, you are to report such problems to Ambassador Management at 954-741-8811, ext. 204. Should there be an emergency that occurs after normal business hours or on the weekend, you can contact Ambassador Management on the Emergency phone at 954-695-2579. This number is to be used only in an actual emergency situation, such as a plumbing problem or fire.
4. Maintenance fees are due on the first day of each month. All checks are to be made payable to Quinsana Gardens. You have various payment options, such as signing up for automatic withdrawal from your bank account. Please contact Ambassador Management for details.
5. These Rules and Regulations may be modified, added to or repealed at any time by the Board of Directors. Any consent or approval given by the Association under these Rules and Regulations shall be revocable at any time. These Rules and Regulations are for Owners and Lessees alike, and must be followed by everyone.