



Highland Lakes Country Club and Community Association

PO Box 578 | 2240 Lakeside Drive West

Highland Lakes, NJ 07422

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www.hlcc.org • info@hlcc.org

Highland Lakes Country Club and Community Association

Property Resale Package

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Property Status Release & Request

Property Details

Highland Lakes Address	Potential Closing Date
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Seller(s) Information

Last Name	First Name
Business Entity Name	Principal Owner

Buyer(s) Representative

Full Name	
Email Address	Phone Number
Company Name	

I hereby authorize the above Buyer(s) Representative and its agents, employees and representatives to obtain information relative to my Highland Lakes member account, including account balances and other information required to complete the sale or transfer of my property. By signing below I grant permission for my membership information to be released to the above mentioned representative. I understand that I may revoke the Authorization of my records at any time, but that my revocation will not have any effect on the actions taken by the above mentioned company, agents, employees or representatives. If I should desire to revoke this authorization a written notice must be submitted to the Club Office.

Signature of Member

Date

Buyer(s) Information (as it will appear on the deed)

Last Name	First Name
Last Name	First Name
Business Entity Name	Principal Owner
Phone Number	Email Address
Current Mailing Address	
Check one of the following:	<input type="checkbox"/> Full Time Resident <input type="checkbox"/> Part-Time/Seasonal Resident <input type="checkbox"/> Potential Rental (must own property for 2 years for short term rentals)

Office Use Only	Date Received	Employee
Notes		



Disclosure Statements

The Club's By-Laws provide that membership privileges of the Club are limited to individuals only. If the property is acquired by a corporation, partnership, association, limited liability company, or similar body, the By-Laws restrict privileges to not more than two persons from such entities.

The owner(s) of record on October 1 is responsible for the Annual Cabin Dues.

Be advised that the Club does not become involved in any pro-rating of dues and assessments between the Purchaser(s) and seller(s), but leaves the same for adjustment by the parties at closing.

Membership in Highland Lakes is mandatory and effective upon the acquisition of title. All new owners must pay an Initiation Fee. In the event the purchaser(s) joins in the ownership of any property in Highland Lakes with a person who was not a property owner in Highland Lakes on the date of the Deed, Initiation Fees will become due, even if the new owners are members of the household. Other transfers may also be subject to an Initiation Fee. We encourage you to contact the Club office for specific questions regarding the Initiation Fee.

Pursuant to the Club's By-Laws, membership in the Club is effective upon conveyance of title to the property. The Club reserves the right to require proof of the actual date of conveyance of title in the form of an executed HUD-1 Settlement Statement, or other proof satisfactory to the Club.

All purchasers are advised that the Club is vested with the authority under its By-Laws to guard against all trespasses onto Club property. As the roads are owned by the Club, and the width of the right of way of the Club's roads generally exceeds that of the actual roadbed, Club Rules state that no obstruction shall be placed, nor structures built, beyond any individual property line so as to extend into the right of way. In addition, the Club owns many individual lots abutting member properties. Purchasers are urged to obtain a survey before the proposed transfer, and to carefully review their survey for encroachments prior to closing. The Club will require the removal of any encroachment onto its property, and will reserve the right to be compensated for the costs of such removal and litigation associated with any encroachment.

Purchasing Lakefront?

The Club retains title to the shoreline to a point five (5) feet from the high-water mark on all lakes. No construction and/or alteration of any dock, swim float or wall may take place without the Club's written permission. The area along the shoreline is also subject to the jurisdiction of the Land Use Regulation Program of the New Jersey Department of Environmental Protection. Lastly, the use of the lakes and docks, together with boating and swimming privileges, is restricted at all times to members in good standing of the Club and their invited guests.



Lakefront Property on Lakeside Drive – Around Lake 1

The lakefront property surrounding Upper Highland Lake (Lake 1), from the shoreline and extending to and including the Lakeside Drive road and right-of-way, is owned in its entirety by Highland Lakes Country Club and Community Association. Accordingly, continued use of this property is subject at all times to the Club's By-Laws and Rules and Regulations, and the continued permission of the Voting Board.

With respect to the land adjacent to the roadway on the lakeside, take notice that the Club does not permit this area to be used for parking and reserves the right to install such barriers as it deems necessary. No landscaping, alterations or other improvements, and no repairs or replacement to any dock or platform, may be undertaken without the approval of the Club's Voting Board. Club policy provides that no buildings, structures, docks, etc. are permitted to be constructed on this property and no trees, shrubbery etc. may be removed other than by the Club.

If a dock exists at this location currently, the purchasers might be permitted to repair or replace the dock with the written approval of the Voting Board. However, if no private dock exists at this location currently, the purchasers will not be permitted to place a dock on the lake.

Additionally, the Club reserves all of its rights to construct its own improvements, and to require the removal of any property, including docks and platforms. The use of the lake and any dock, together with boating and swimming privileges, is restricted at all times to members in good standing of the Club and their invited guests.

After the Closing

Once the fees have been received, the property will be transferred into the purchaser's name and a welcome packet will be mailed with Membership materials. Kindly forward a copy of the recorded Deed from the new owners as soon as it becomes available.

The new owners should visit the Club office, between 10 am and 3 pm, Monday through Friday, at which time their Application for Active Membership Privileges and Membership Materials forms can be recorded, and member badges and parking permits will be issued. Or go to our website at hlcc.org and fill out the new member registration forms and mail them to the office.

Equitable Liens

Any purchaser of the property (whether at the foreclosure sale or otherwise) will be legally obligated to pay the dues and assessments established by the Club's Voting Board. This is by virtue of the Club's By-Laws and certain membership covenants which are contained in the printed form of Deed consistently used by the developer of the Community to convey title to the lots therein to the original purchasers of the same. In this regard, the membership covenants were the subject of litigation and were determined by the court to be valid and enforceable. The issue was revisited by the Supreme Court which upheld the deed covenants and conditions as an equitable lien and the Club's By-Laws imposing on new owners the obligation to satisfy arrears in dues, assessments and initiation fees due from prior owners.



Rental Policy

Upon conveyance of title and for a period of two (2) years thereafter, a Member must remain in good standing and may not rent or lease a residence or structure, nor any part thereof, now on or thereafter placed upon the premises, for the purpose of providing lodging for short-term (90 days or less) or transient occupants.

Long-term Rentals may commence immediately after transfer of title. Long-term shall mean the use of a Member's premises as premises for occupancy by someone other than the owner or permanent resident for a period of ninety-one (91) days or more.

Owners, whether members in good standing or not, are required to register their property with the Club if the property is rented or leased at any time without regard to the duration of the tenancy/lease. Owners must also register all tenants/lessees upon each change of occupancy. The Club's By-Laws further require members to ensure that their tenants/lessees are Associate Members. Associate Membership dues become due upon each change of occupancy, require renewal on January 1 of each year, are based on the current Dues and Assessments Schedule, and are to be paid only by the Owner. Associate Membership privileges will be extended to tenants/lessees when the Owner is a member in good standing and the corresponding dues have been paid. An owner's failure to comply with the Club's By-Laws will result in a significant monetary fine for each violation. Compliance violation fees are equal to the current years' annual dues. Membership privileges may also be suspended following a disciplinary hearing. It is the responsibility of the property owners to ensure that the By-Laws with respect to Associate Memberships are complied with at all times.

Covenants, Conditions and Restrictions (CC&Rs)

In the Master Deed used by Seckler & Shepherd for all Highland Lakes Country Club and Community Association lots, only paragraphs (s) and (t) are applicable today. Importantly, the deed makes mandatory both membership in the association and compliance with the by-laws.

(s) It is agreed that the Purchaser has induced the Sellers to sell the aforesaid property with the promise on the part of the Purchaser to the Seller, that the Purchaser will not sell, rent, lease or permit to be occupied, the said lands, or the buildings now upon or hereafter placed upon said premises, except to an active or associate member of the Highland Lakes Country Club and Community Association, and this conveyance is made expressly subject to the restrictions that the same may not be used or occupied, rented or leased, except by such a member of the Highland Lakes Country Club and Community Association, provided, however, that this restriction shall continue only as long as said Club exists.

(t) The Purchaser having applied for membership, has heretofore become a member of the Highland Lakes Country Club and Community Association, which is incorporated and formed to insure the present and future character and welfare of Highland Lakes Development, and the Purchaser further agrees to comply with and conform to the by-laws of such association.

The Supreme Court of NJ has held that on acquisition, a purchaser of property governed by the Highland Lakes' Bylaws is obliged under Section VIII of Article III to pay money that should have been paid in the past, including the amounts in arrears accrued by any prior owner.

In short, recordation of the deed and bylaws serve as notice to subsequent judgment creditors and purchasers and create an equitable lien on the property. Purchasers of property encumbered with an equitable lien take title "subject to the rights of the equitable lienor."



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Fee Schedule & Pertinent Information

Association Contact Information			
Mailing Address:	PO Box 578, Highland Lakes, NJ 07422		
Physical Address:	2240 Lakeside Drive West, HL, NJ 07422		
Telephone Number:	(973) 764-4366	Fax Number:	(973) 764-7401
Email Address:	info@hlcc.org	Website:	www.hlcc.org
Office Hours of Operation:	Monday - Friday 9 am – 4 pm, Saturday 10 – 1 pm		
Open to Members:	Monday - Friday 10 am – 3 pm, Saturday 10 – 1 pm		
Master Insurance Contact Information:	Univest Insurance Inc. 6339 Beverly Hills Road Coopersburg, PA 18036 P (610) 966-1315 F (610) 966-1316		
Association Assessments			
Annual Assessment Due Date/Frequency:	Assessments are due in full by October 15 with a net 30 payment term. Payment plan options are available.		
	<ul style="list-style-type: none"> • The annual dues and assessments for a cabin are \$1,400.00. • The annual dues and assessments for a lot are \$895.00. 		
	<p>Dues paid in full by November 15 will receive a \$25.00 discount. The following payment plans are available:</p> <ul style="list-style-type: none"> • 12 month Payment Plan (Oct-Sept) • 6 Month Payment Plan (Oct-Mar) <p>Any payment that is 31 days late will be charged the late fee of \$25.00. Additionally, payments over 61 days late will be charged interest at 18% APR on the principal.</p>		
Purchaser Assessments			
	<ul style="list-style-type: none"> • Initiation Fee: \$2,000.00 • Property Transfer Fee: \$150.00 (For purchases as an existing Highland Lakes member) <p>Note: If a member sells property in Highland Lakes and purchases another property within one year's time, no Initiation or Property Transfer is due.</p>		
Association Assessments			
	Annual invoices are mailed to the address on file with the Club Office in October of each year. The actual amount of the annual assessments will be based on the approved budget.		
Property Transfer/Resale			
Resale Certificate: Resale figures are valid for 30 days.	\$75 (5-7 business days) \$100 (1-2 business days)	Paid To: HLCC (via Check or Money Order)	Mailed To: Highland Lakes Country Club and Community Association PO Box 578 Highland Lakes, NJ 07422
Five (5) days prior to closing, the Seller or Agent must verify the account balance for any charges accrued after the Resale was prepared. All charges accrued but not verified will become the new owner's responsibility. The Voting Board does not have to approve new Purchasers. Financial reports available upon request.			



Do's and Don'ts

Welcome to Highlands Lakes Country Club and Community Association! Whether you are an existing member who recently decided to make HLCC your home or a brand new member, joining the Association by right of your recent land or home purchase, you should know that you are part of a very active and volunteer driven community that cares deeply about quality of life issues affecting all of our residents.

HLCC Community Association members have adopted certain rules and standards in order to maintain and improve the quality of life that responsible homeowners have come to expect. Please review the following list of Do's & Don'ts. They are intended to help you make the most of your community experience.

DO take the time to familiarize yourself with the Association's governing documents including the Deed Restrictions, Covenants, Conditions and Restrictions, By-laws and Rules & Regulations. These documents describe the roles and responsibilities of members, the Voting Board and management in governing nearly every aspect of community life. Copies are available at the Club Office or on the Owners' Portal.

DO make a point of keeping yourself well informed about current issues and events affecting your community. Information is readily available in the form of the weekly emails, Newsette, Board meetings, committee meetings and the Club's website, www.hlcc.org.

DO consider ways in which your knowledge and life experiences might contribute to the betterment of your community. You are always welcome and encouraged to take an active role in managing and directing community affairs. Whether you choose to serve on the Voting Board, join a committee or volunteer your services to help in some other way, your participation is vital to the continuing success of your community.

DO try to attend Board and Committee meetings if possible and feel free to regularly offer constructive advice or opinions to your Voting Board and committee members. Even if you are unable to volunteer your time, your input is appreciated.

DON'T assume that life in a planned community is the same as living in town, in the country or in an unplanned community development. Your Association membership provides many rights and privileges, but also requires you to meet certain obligations regarding finances and conduct.

DON'T alter your home or property without first seeking guidance and approval of the proposed changes from the Vernon Municipality. Any construction and landscaping of your home and property are strictly regulated by the municipality and most changes require review and approval by the Buildings Department before work begins. Failure to obtain prior approval can result in fines and additional project expenses from the township.

DO remember that the Club Office is here to always serve the best interests of members by providing courteous service and professional advice, communication, planning and implementation in accomplishing the goals and objectives of the community. That is our mission and our commitment to you.

Again, welcome to Highlands Lakes. May you always experience the best this wonderful community has to offer!



About the Community

There are approximately 1,975 private homes and 230 vacant lots that comprise the 2,200 member units of Highland Lakes. The Club is governed by an elected, 17-member Voting Board who are all volunteers. The Club's members are further governed by By-Laws and Rules and Regulations. The General Manager is supported by year-round administrative, maintenance, and security staff. The employee roster grows significantly during the summer months as lifeguards and recreational aides join the staff. Committees are run by volunteers and members meet on a regular basis to study and discuss real and potential issues that have the possibility to affect the community. Our volunteer community-run activities and clubs include interests for all ages.

Annual Dues

Members are obligated to the Club for the payment of the annual dues and assessments that are charged for every house and vacant lot in Highland Lakes. For those who own a home, payment of the annual dues and assessments entitles members to all of the privileges of membership, including membership badges and boating, docking, and parking permits for owners and those residing in their household. There is an additional charge for membership badges and permits for lot owners. Daily wristbands are available for purchase by members for their guests to use the Club's beaches and recreational facilities.

The annual dues also provide for the maintenance of the Club's 32-mile network of private roads, lake monitoring and maintenance, insurance, real estate taxes, maintenance of Club facilities, Club utilities, security patrol, dam management, lifeguards and swim lessons, fish stocking, and more.

Rules & Regulations

The Rules and Regulations document is one of the official governing documents of Highland Lakes Country Club and Community Association (the Club). It is intended to establish common standards of conduct, promote harmony and guard against discord, annoyance, disorder, interloping, disturbance, trespass, and infringement upon the peaceful enjoyment of the community by members and residents. The Rules and Regulations apply to all members, residents, and their guests and invitees. The Club's Rules & Regulations document is available on the Owners Portal or can be obtained from the Club Office.

More information about the community can be found online at www.hlcc.org.



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By-Laws

Rules & Regulations

See accompanying attachments for above files.