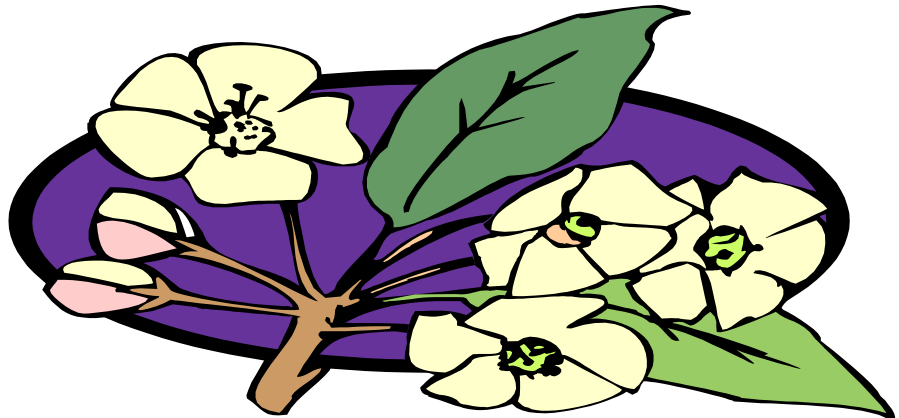


NEWSLETTER ALTOS MIRAFORES

**Urbanización
Hacienda Miraflores
Ctra. Cadiz km 199
29649 Mijas Costa
Malaga, España**

Check the new web site:
www.miraflores.com



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YOUR COMMUNITY BOARD 2003

President:

Ole D. Sigurdsson

Vice-President:

Ronald Phillips

Secretary/Administrator

***Salvador Cordero
Salcosa Admin SL***

Garden Committee:

Maj-Britt Mazur

Patricia Phillips

Coordinator: Pedro Cardinal

Dear Home Owners,

Following our Annual General Meeting of 27th of September 2002, a number of activities and changes have taken place of which I would like to inform you in this Newsletter.

At our Annual General Meeting many important items were debated and discussed and numerous decisions were made, all of which are detailed in the minutes.

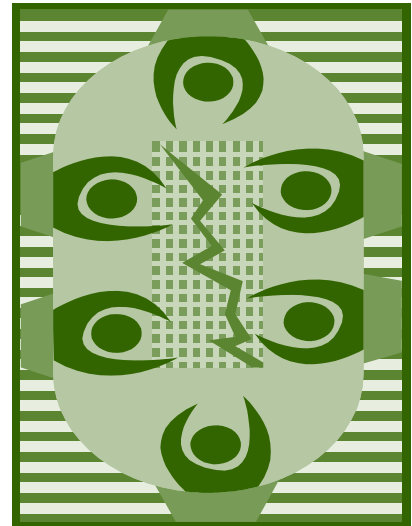
Henceforth, we have had a number of meetings between myself and our Vice President Mr. Ronald Philips, and the Administrator Mr. Salvador Cordero, as well meetings of the Garden Committee coordinated by both Mrs. Pat Phillips and Pedro.

Year 2002/2003 Budget and Fees

As you may appreciate from the minutes, the approved year 2002/2003 (ending 31st of August 2003) was unanimously agreed, including the fee structure for the individual dwellings at Altos Miraflores.

The total budget approved was for the sum of Euros 228,496, which includes under 28 item expense headings, and Euros 18.000 as reserve.

It was furthermore agreed that the fee payment towards this budget would be paid in two instalments, each of 50%. The first instalment during October 2002 and the second invoice would be forwarded during March 2003. I thank you for your collaboration in prompt payment, allowing the Com-



munity with sufficient funds to carry out its tasks, and provide the services we have budgeted for.

The minutes reflect the representation of owners at the meeting, both in person and by proxy, and I wish to take this opportunity to thank you for the support of all those of you who actually attended the meeting in person, as well as those owners who had forwarded their proxies.

Looking forward to seeing you soon.

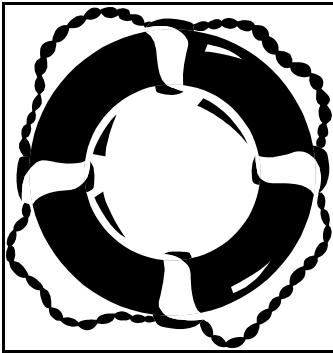
Kind regards,

Ole D. Sigurdsson
President

SECURITY

Report Ole D. Sigurdsson

At our AGM, the members agreed a Budget of €uros 22.000 for a Security Guard, to be on duty nightly from 23:00h to 07:00h (total 8 hours) all year-round. This service proved not to be satisfactory, and changes for improvement have taken place of which I shall inform you in below.



The security of the Community of Owners, should not only be an alarm system in the properties, but should be made up of a number of installations and services, which together should provide the owners and their families with 24h assistance. This security assistance should not only be available when someone is trying to break into a property, but specially in the event of any serious accidents or emergencies.

1) Security Guards

At the AGM, we agreed to employ directly a security guard during 8 hours every night. However this security system quickly proved to be insufficient, and specially when emergency situation arose.

Consequently, I proposed to the Miraflores Grand Community to join our two security services, whereby the Grand Community could employ during 8 hours nightly an additional guard paid by Altos Miraflores Community, (instead of one only as they had), while on the other hand, Altos Miraflores would form part of the Miraflores Grand Community Security System and have available a 24 hours security guard services instead of only 8 hours.

Following various discussions, the Grand Community agreed to my proposal, and as of 1st of March 2003, our Community forms part of the Miraflores Security System, and our community can now benefit from the improved and vital 24h Guard Service.

2) Safety in the Communal areas.

The safety of the communal areas is of maximum importance. The safety is established by way of security gates and fences and by our Community Statutes.

We have recently improved the safety by ordering the installation of additional fences. For your own protection as well as that of your co-owners, you are kindly reminded to adhere to the set Rules and Regulations of the Community Statutes at all times.



3) Security Call Boxes

At Miraflores, we have experienced, that although most of the apartments have an alarm system installed, at various emergency situations, there is a need to contact the security guard from the communal areas.

The emergency situations referring to which needs urgent assistance are those such as accidents in the communal areas, being locked out of your apartment, if your alarm system is malfunctioning or you have no alarm, failure of gates, garage doors, etc.....

We have therefore proceeded with the installing of four security call boxes (red boxes) in strategic community areas, which you can activate to have immediately assistance from the 24h security guard service. Please only use this call system in case of absolute emergencies and please follow the instructions as written on the red boxes.

4) Private Alarms

If you have contracted for an individual alarm system, the system must be connected via your private telephone to the Central monitoring of the security company "Franjus Security". The system is "keyless" and is activated by a keypad. This system provides a pre-warning tone to avoid false alarms.

The benefit of this alarm system is that it allows you up to **six different security code numbers**, and the monitoring system can give you exact information of the day, time, and duration, when any of the specific codes were used to access your apartment.

SECURITY PASSWORD

In the event your alarm is activated, the security company will first make a phone call to your apartment to check if it is a false alarm. The person who replies must identify themselves with a "PASSWORD". This Password has been supplied to you by the security company. **If you do not have a password, please contact the resort manageress Mrs. Yvonne O'Toole at Club Miraflores.**

COMMUNITY MATTERS

Report by Ron Phillips

THE EARLY DAYS....

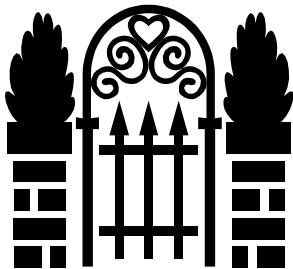
The community at Altos Miraflores has slowly started to grow. Owners are meeting their neighbours for the first time and new friendships are being formed while a community spirit is being developed. The early days of any community are tense, owners not knowing where to go to deal with problems etc. We hope that this newsletter will assist owners in taking an interest in the community and work with us to make it a success.

To-date, as Vice President, I meet once a month with the President and via e-mail keep in touch with the site manager Pierre Cardinal (better known as Pedro). As Altos Miraflores is a new community, owners must be clear that some repairs ordered come under the developers responsibility, but work within the buildings where they have been handed over is charged to the community. (Note: At present, the developer is responsible for the remaining construction repairs of buildings VI & VIII).

To enable us to control our community spending, owners must report in writing any and all complaints to the Community Office, so that works related to the community is charged correctly to our account.

Watering of Flower Boxes:

One issue that is causing concern is the automatic watering system of the flower boxes (as well as other communal areas). Owners are advised NOT TO REMOVE THE RED CAPS. The system is designed to operate once a day at 02:00h for maximum 2 minutes. Due to interference with the water flow by the owners, a number of apartments have been flooded, resulting in other apartments not receiving any water at all.



Lifts & Gates:

In case of failure and emergency, all lifts have been supplied with an instruction board both inside and outside of each lift. Failure of Main gates and automatic garage doors should be reported to the Franjus security services after hours or the Community Office during office hours.

Authorization:

All owners were recently sent a letter asking for authorization to enter their property. Please make sure you have returned this letter of authorization and have supplied a key to your

apartment to the main reception at Club Miraflores. Without this authority, we cannot assist should you have a technical problem in your apartment.

E-mail address:

To make our community work more smoothly and to be able to pass on up to date information, it would help, if each owner provides the Community Office with their e-mail address. In the long term, we are hoping to set up our own web site where a wide range of information can be given. You are welcome to email me.

Vice President Ron Phillips: ronandpat1640@hotmail.com

* * * * *



GARDEN COMMITTEE

Report by Pat Phillips

At the AGM in September 2002, a Garden Committee was set up. Myself Pat Phillips and Mrs. Maj-Britt Masur were elected to sit on this committee.

To get the committee under way, the Vice President co-opted a third member, Mrs. Pat Creech to join the team. We are pleased to advise the community of owners, that the committee have met on three occasions to-date.

The First meeting was to discuss the Agenda and set time scales.

The Second meeting was to discuss plants and planting locations.

The Third meeting was to select and ordering the plants and garden features.

By the time this newsletter is sent out, we hope that the new plants will be planted, and the new garden features will be in place.

The committee is working very well with both Pedro and Antonio, we are all learning from each others' skills. We look forward to any suggestions from you, which will allow us, the Committee, to continue the task of maintaining, improving and developing Altos Miraflores gardens and landscape areas.

RESPONSIBILITY OF OWNERS

By the Community Board



Owners are kindly requested to display the Code of Conduct & General Rules in their apartment (see next page, please copy and display these rules)

The Code of Conduct and General Rules of the Community as stated on last page of this Newsletter, are to ensure that we all enjoy the facilities provided by Altos Miraflores Community installations.

It is very important therefore that we all, as Owners follow the set rules. However, most of us do also allow family and friends to use our apartment and, in some cases, apartments are rented out or used on a commercial basis.

The Community places the responsibility on all Owners to ensure that all those who use their apartment are made fully aware of the standards laid down for the Community of Altos Miraflores and abide by them.

Owners are therefore requested to display the General Rules as shown on the last page of this Newsletter in their apartment together with the Swimming Pool Rules, and to request that all those who use their apartment should respect and follow these rules for the benefit of all parties.

In addition, all Owners should make it clear that the primary **Guest Parking** of Altos Miraflores is in "Calle Rubi" by building VIII or the Golf Club public parking with access to the apartments through the security gates and gardens.

The NO PARKING restrictions indicated by YELLOW LINES should be strictly observed and offenders will be recorded.

Important Info

1) Golf Balls

In the interest of security and safety, the Community Administrator Mr. Salvador Cordero has written an official complaint to the President of the Golf Club with regards to the danger of golf balls entering the communal and private areas of our community. As of date we have had no reply, and consequently we shall forward the letter again, but this time by way of a Notary delivery.

2) Building Material in Garage Blq. VIII

Due to repair work, a large amount of building materials were stored in the garage area of building VIII, making it difficult (and in some cases impossible) for the garage owners to park in their respective parking areas.

The storage area has now been reduced, allowing each owner free access to their parking spaces, and it is stipulated that by the end of May, the complete garage area will be totally cleared.

3) Automatic Garage Doors and Gates

We have already experienced on two occasions, that garage owners are not sufficiently careful that the automatic Garage Doors are FULLY OPENED, prior to enter-

ing or exiting, with the result of damaging the garage door (and the car).

We kindly request that in the event you do damage the doors or gates, that you immediately report the incident to the security guards as well as the community office, in order to make the relevant insurance claim. Otherwise it would be your personal responsibility and expense.

4) Carports

As you may appreciate, the work on installation of the roofs of the carports is now finally progressing. By end of May 2003, the complete installation should be completed. It is important to advise you that the carports are strictly private, and only those owners who have purchased a specific carport will have access to the carport parking area.

5) License of First Occupancy

The license for first occupancy has been granted for all the buildings except for buildings VI & VIII. This license is still pending (since July 2002), and we probably should not expect to have it until after the Municipal elections held end May 2003.

* * * * *

the carports are strictly private, and only those owners who have purchased a specific carport will have access to the carport parking area.

BALCONY GLAZING

Over the past six months, a number of owners have made a written request for permission to install a balcony glazing system. Their request was accompanied with drawings and installation details.

Due to Altos Miraflores is at times being subject to high winds, which make the terrace rather uncomfortable to use during the winter period, the Community decided as an exception to authorize glazing enclosure subject to the following conditions:

- 1) The Glazing System must be without vertical frames and of the make "Lumon Balcony Glazing" - or similar.
- 2) The Glazing System must be installed on the inner side of the flower box or railing, and so to that the bottom tracks and the bottom horizontal frames are not visible from the exterior of the building.
- 3) The glass must be kept clean at all times and the fittings and structure maintained to high standard.
- 4) The Glazing System must at all times be kept completely open during the period 1st of May to 30th of October in any year.
- 5) The Community takes no responsibility in the event that the Glazing System should create any accidents of whatever nature.
- 6) The Community has no responsibility for any damage caused to the Glazing System due to its task of maintenance work on the exterior of the building (which includes the walls and railings of your terrace) nor in its task of maintenance of the terrace flower boxes and plants.
- 7) This Community authorization does not include any legal license for the installation of the Glazing System, and in the event such is required from the Municipal Authorities or any other authorities, it is entirely the responsibility of the proprietor of the above-mentioned apartment to obtain such license and a copy must be deposited at the Community Office, prior to commencement of the installation.

Should you wish any further clarification, please do not hesitate to contact the Community Office.

EXTRACT FROM THE "LUMON" BALCONY GLAZING SYSTEM

Info: www.lumon.com

Balcony glazing systems are always made to measure separately for each balcony.

The prices of balcony glazing systems vary considerably, depending on such things as the shape and dimensions of the balcony, the installation method, and architectural requirements. Exact prices cannot, therefore, be quoted without first checking the above factors.

This type of balcony glazing system takes up very little space when the glazing is open. The system is extremely easy to use and can be opened completely for cleaning.



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ALTOS MIRAFLORES

Code of Conduct & General Rules

GENERAL

- 1) No dogs or any other animals are permitted in the apartments or communal areas.**
- 2) Please respect at all times the general installations of the community and other communal elements.
- 3) All the plants and trees of the communal area must be strictly respected and not damaged.
- 4) Please keep Radio, TV etc. volume as low possible so not to disturb other residents.
- 5) Not to hang laundry in the dwellings which is visible from the exterior (incl. towels & swimwear).
- 6) Rubbish and Waste must be in closed bags and only placed in the communal rubbish containers.
- 7) Please used the parking areas at Calle Salvia, and respect the No Parking signs in restricted areas.
- 8) The person(s) occupying the corresponding apartment, and/or owner will be responsible for damages caused to other Properties & Communal Areas due to negligence or not abiding these Community Rules.

SECURITY

- ~~1) In the interests of safety, Children are not allowed to play on stairways, walkways or parking areas.~~
- 2) Please clearly mark the glass sliding doors with stickers to avoid serious accidents.
- 3) Please always lock the front door with your key - even when the apartment is occupied.
- 4) The Sliding doors of the ground floor apartments should be locked if this access area is unattended.
- 5) When you leave the apartment, make sure all windows and doors are locked and the alarm activated.

SWIMMING POOLS

- 1) Sun-beds cannot be reserved by any method.
- 2) The pool-side Sun-Beds and Garden Furniture are Community property and must not be removed from the Community Pool areas.
- 3) Life Belts are for emergency use only and must not be otherwise removed or tampered with.
- 4) No Ball Games of any description are permitted in and around Swimming Pool or any of the Communal Areas.
- 5) On health and safety grounds, the use of airbeds, inflatable toys etc. is strictly forbidden in the pools.
- 6) In the interest of hygiene, pool users must always shower prior to entering the pool.
- 7) Please deposit waste in the appropriate containers before leaving the pool area.
- 8) Please respect the closing hours of the swimming pools.

The use of the pool is at your own risk.