



## Dues: \$650 a Year and \$80 a Month

Dues Cover:

- Entrance/Landscaping Maintenance
- Detention Area Maintenance
- HOA Manager Fees
- Snow Removal & Lawn Care (\$80/Month)
- Middlebrook Community Programming (\$150)

*\*Declarant set these covenants up to protect the community and is not looking to make adjustments to the covenants.*

*\*HOA dues are subject to change annually based on the budget of the HOA.*

## Utility Information:

As the new homeowners, it is your responsibility to transfer all utilities to your name.

Listed below, for your convenience, are the utility phone numbers and also some numbers you might find helpful.

Cumming City Administration	515.981.9214
Cumming Water, Sewer, Trash, Recycling	515.981.9214
Mid-American Energy (Electric, Gas)	888.427.5632
CenturyLink (Phone, Cable, Internet)	855.464.8290
Cumming Post Office	515.981.4460
Norwalk Community School District	515.981.0676
Warren County Assessor	515.961.1010
Warren County Voter Registration	515.961.1020

*Utility information is subject to change.*

**Note: Homeowner must get key from Cumming post office and will be assigned a box in cluster mailbox by USPS.**



### **Homeowners Association:**

Great Western Crossing is a sub homeowners association under the Middlebrook Community Association, Inc. This is a non-profit corporation established to operate certain common amenities and community programming from the benefit of the owners of future Middlebrook and Great Western Crossing communities. Dues include \$150 paid to the Middlebrook Community Programming fund to benefit all Middlebrook and Great Western Crossing communities. The balance of the dues include cost associated directly with the maintenance and enhancement of common areas within the Great Western Crossing plats.

### **Homeowners Association Contact:**

Doerrfeld Properties  
Elizabeth Doerrfeld  
PO Box 460  
Norwalk, IA 50211

515.278.4339 Office  
515.778.5528 Cell

elizabeth@dpropertiesllc.com  
admin@dpropertiesllc.com  
dpropertiesllc.com

Please send all home association element requests to Doerrfeld Properties at [elizabeth@dpropertiesllc.com](mailto:elizabeth@dpropertiesllc.com) or [admin@dpropertiesllc.com](mailto:admin@dpropertiesllc.com).

The association dues for 2022 are \$650.00 per year. You will receive a communication regarding the dues separately.

We have set up a new website for the community: [GreatWesternCrossing.gogladly.com](http://GreatWesternCrossing.gogladly.com)



# Home Owners Association

## What is a Homeowners Association?

It is a non-profit corporation registered with the State. Its purpose is to maintain all common areas and govern the community according to the provision of the legal documents: Covenants, Bylaws, and Articles of Incorporation. The corporation is financially supported by all members of the homeowner's Association. Membership is both automatic and mandatory.

## What and Who is the Declarant?

The Declarant is the party who makes all decisions regarding the Association until the last lot is conveyed. Diligent GWC, LLC is the Declarant of the Association.

## What does the Association do?

The Declarant is responsible for managing the Association, enforcement of deed restrictions, and maintaining the association elements. Diligent GWC, LLC has contracted with Doerrfeld Properties LLC to provide such services as Collection of assessments, covenant enforcement, obtaining bids for subcontracted services, providing financial statements, communications with owners, and serving in an advisory capacity. The management company reports directly to the Declarant.

## What is a Managing Agent?

The managing agent is a company that is engaged by the Declarant. The managing agent attends to the day-to-day operation of the Association and implements policies and decisions as determined by the Declarant. Doerrfeld Properties serves as the Managing Agent for Great Western Crossing.

## What is the Managing Agent's authority?

The managing agent has no authority except as conferred by the Declarant. The managing agent does not make decisions: it implements the decision of the Declarant.

## What are the Governing Documents?

The Governing Documents are the Articles of Incorporation, Bylaws, Declarant of Covenants, Conditions, and Restrictions in addition to any Rules and Regulations. These documents can be found on the community's website at [GreatWesternCrossing.gogladly.com](http://GreatWesternCrossing.gogladly.com).

## What is the CC&Rs?

The Covenants, Conditions, and Restrictions (CC&Rs) are the governing legal documents that set up the guidelines for the operation of the planned community. The CC&R's were recorded by the County recorder's office of the County in which the property is located and are included in the title to your property. Failure to abide by the CC&Rs may result in a fine.

## What are Bylaws?

The Bylaws are the guidelines for the operation of the non-profit corporation. The Bylaws define the duties of the various offices of the future Board of Directors, the terms, the memberships voting rights, required meetings, a notice of meetings, and other specific items necessary to run the Association as a business.

## Where can I get a copy of the Governing Documents?

Please go to the community website at [GreatWesternCrossing.gogladly.com](http://GreatWesternCrossing.gogladly.com).





# Home Owners Association

## What is a Deed Restriction?

It is part of the Declaration of Covenants, Conditions, and Restrictions. Through this document, you agreed to certain maintenance standards, upkeep, etc., to make the community as attractive as possible for yourself and your neighbors and maintain or enhance your property values.

## Why do I need to comply with the Deed Restrictions?

When you purchase a home with a deed-restricted community, you automatically agree to comply with the restrictions in place or properly established. This ensures the integrity of the community is maintained.

## Why do I have to get permission for home improvements?

This better ensures that your intended improvement meets your community's standards as outlined in the Governing Documents and avoids the problems that arise from the construction of improvements and the use of colors or styles that conflict with others in your neighborhood.

## What is a "common area"?

It is the land for the use and enjoyment of the members of the Association.

## What is a Master Association?

Master-planned communities are often comprised of several distinct homeowner's associations. The Master Association is the "umbrella" organization that provides common services to all individual Associations.

## Why do I have to pay Association Fees?

All owners are required to pay Association Fees per the Governing Documents of the Association. The fees are due annually. They fund the operation and maintenance of the common property and provide services for the benefit of all owners.

## What do the Association Fees cover?

Association fees pay for common area landscape maintenance and all common area elements of the community.

## How do I pay the Association Fees?

Owners may elect to pay their Association Fees via check, credit card or have the amount withdrawn from their bank accounts.

## How do I contact the Association Manager?

Doerrfeld Properties  
PO Bo 460  
Norwalk, IA 50265  
515.278.4339  
admin@dpropertiesllc.com



## COVENANTS & HOA SUMMARY PLAT 1

This document serves as a summary for the “Declaration of Residential Covenants, Conditions and Restrictions for Great Western Crossing” which creates the Great Western Crossing Homeowners Association, Inc. charged with maintaining common amenities on behalf of owners of lots in Great Western Crossing.

- Building improvements must be approved by the Architectural Review Board.
- Only one accessory structure.
- No above-ground or non-permanent swimming pools.
- Street trees were installed by the developer however are to be maintained by owners
- Association dues are \$200.00 per year.
- Association maintains storm water detention, landscape buffer and fence along Cumming Road and entrance sign.



## FENCING RESTRICTIONS

PLAT 1: Wrought iron and black chain link fencing only.

PLAT 2: LOTS 11, 12 AND 13: Black wrought iron or metal with a black powder coated factory finish only. Chain link around dog runs.

OTHER LOTS: Painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal only. Chain link around dog runs.

PLAT 3: LOTS 4, 5 AND 6: Black wrought iron or metal with a black powder coated factory finish only. Chain link around dog runs.

OTHER LOTS: Painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal only. Chain link around dog runs.

PLAT 4: LOTS 29 - 39: Black wrought iron or metal with a black powder coated factory finish only. Chain link around dog runs.

LOTS 1-9 (Villas): No fence allowed. Invisible pet fences are allowed.

OTHER LOTS: Either painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal only. Chain link around dog runs.

### ADDITIONAL PLATS:

Either painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal only. Chain link around dog runs.



## COVENANTS & HOA SUMMARY PLAT 2

Great Western Crossing is a sub homeowners association under the Middlebrook Community Association, Inc. This is a non-profit corporation established to operate certain common amenities and community programming from the benefit of the owners of future Middlebrook and Great Western Crossing communities. Dues include \$150 paid to the Middlebrook Community Programming fund to benefit all Middlebrook and Great Western Crossing communities. The balance of the dues include cost associated directly with the maintenance and enhancement of common areas within the Great Western Crossing plats.

This document serves as a summary for the “Declaration of Residential Covenants, Conditions and Restrictions for Great Western Crossing” which creates the Great Western Crossing Homeowners Association, Inc. charged with maintaining common amenities on behalf of owners of lots in Great Western Crossing.

Plat 2							
Lot Numbers	Min. Two-Story*	Min. 1.5 Story*	Min. Ranch*	Siding	Brick/Stone/Stucco	Garage Min.	Fence
1-10 14-19	2,000 SF	1,800 SF	1,500 SF	LP/Hardie	33%	2 Car Attached	Painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal
11-13	2,000 SF	1,800 SF	1,500 SF	LP/Hardie	33%	2 Car Attached	Black wrought iron or metal with black powder coated factory finish

*\*Exclusive of any basement finish*



**Siding Material Required:** Hardboard siding by LP SmartSide or cement board siding by James Hardie (Other brands must be approved in writing by the Declarant)

**Front Elevation Material Requirements:** 33% must be brick, stone veneer, or stucco. (Unless approved otherwise by Declarant)

**Fence Material Allowed:** Black vinyl clad chain link, wrought iron, white vinyl, wood

**Accessory Structures:** One per yard, must match the architecture and be the same or a complimentary color of the home.

**Exterior Elements Excluded:** Above ground or non-permanent swimming pools, play sets exceeding ten (10) feet in height, trash and recycling receptacles must not be within view except for no earlier than 12 hours prior to scheduled pick up and ending no later than 12 hours following the scheduled pickup.

All exterior changes and additions to be approved in writing by the Declarant.

**Pets:** No more than three dogs and/or cats may reside at a residence. Outbuilding or accessory structure shall be aesthetically compatible with the dwelling. Dog runs shall be completely screen or otherwise hidden from view from any other lot and all streets within.

**Pond:** No swimming by pets or persons, no floating devices of any type or swimming platforms, no ice houses or boathouses, ice skating is prohibited, no pier or docks, and no kayaks, canoes, boats, motorized or otherwise shall be permitted. Pond is not stocked for fishing.

- Building improvements must be approved by the Architectural Review Board.
- Only 1 accessory structure.
- No above-ground or non-permanent swimming pools.
- Irrigation system to be installed on all lots.
- Street trees maintained by owners.
- Association dues are \$650 per year.
- Special Assessment for Community Programing for all lots except Plat 1 are \$150.00 per year. (Included in the \$650 annual dues)
- Association maintains storm water detention, landscape buffer and fence along Cumming Road and entrance sign.





### COVENANTS & HOA SUMMARY PLAT 3

Great Western Crossing is a sub homeowners association under the Middlebrook Community Association, Inc. This is a non-profit corporation established to operate certain common amenities and community programming from the benefit of the owners of future Middlebrook and Great Western Crossing communities. Dues include \$150 paid to the Middlebrook Community Programming fund to benefit all Middlebrook and Great Western Crossing communities. The balance of the dues include cost associated directly with the maintenance and enhancement of common areas within the Great Western Crossing plats.

This document serves as a summary for the “Declaration of Residential Covenants, Conditions and Restrictions for Great Western Crossing” which creates the Great Western Crossing Homeowners Association, Inc. charged with maintaining common amenities on behalf of owners of lots in Great Western Crossing.

Plat 3							
Lot Numbers	Min. Two-Story*	Min. 1.5 Story*	Min. Ranch*	Siding	Brick/Stone/Stucco	Garage Min.	Fence
1-3 7-11	2,000 SF	1,800 SF	1,500 SF	LP/Hardie	33%	2 Car Attached	Painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal
4-6	2,000 SF	1,800 SF	1,500 SF	LP/Hardie	33%	2 Car Attached	Black wrought iron or metal with black powder coated factory finish

*\*Exclusive of any basement finish*



**Siding Material Required:** Hardboard siding by LP SmartSide or cement board siding by James Hardie (Other brands must be approved in writing by the Declarant)

**Front Elevation Material Requirements:** 33% must be brick, stone veneer, or stucco. (Unless approved otherwise by Declarant)

**Fence Material Allowed:** Black vinyl clad chain link, wrought iron, white vinyl, wood

**Accessory Structures:** One per yard, must match the architecture and be the same or a complimentary color of the home.

**Exterior Elements Excluded:** Above ground or non-permanent swimming pools, play sets exceeding ten (10) feet in height, trash and recycling receptacles must not be within view except for no earlier than 12 hours prior to scheduled pick up and ending no later than 12 hours following the scheduled pickup.

All exterior changes and additions to be approved in writing by the Declarant.

**Pets:** No more than three dogs and/or cats may reside at a residence. Outbuilding or accessory structure shall be aesthetically compatible with the dwelling. Dog runs shall be completely screen or otherwise hidden from view from any other lot and all streets within.

**Pond:** No swimming by pets or persons, no floating devices of any type or swimming platforms, no ice houses or boathouses, ice skating is prohibited, no pier or docks, and no kayaks, canoes, boats, motorized or otherwise shall be permitted. Pond is not stocked for fishing.

- Building improvements must be approved by the Architectural Review Board.
- Only 1 accessory structure.
- No above-ground or non-permanent swimming pools.
- Irrigation system to be installed on all lots.
- Street trees maintained by owners.
- Association dues are \$650 per year.
- Special Assessment for Community Programing for all lots except Plat 1 are \$150.00 per year. (Included in the \$650 annual dues)
- Association maintains storm water detention, landscape buffer and fence along Cumming Road and entrance sign.



### COVENANTS & HOA SUMMARY PLAT 4

Great Western Crossing is a sub homeowners association under the Middlebrook Community Association, Inc. This is a non-profit corporation established to operate certain common amenities and community programming from the benefit of the owners of future Middlebrook and Great Western Crossing communities. Dues include \$150 paid to the Middlebrook Community Programming fund to benefit all Middlebrook and Great Western Crossing communities. The balance of the dues include cost associated directly with the maintenance and enhancement of common areas within the Great Western Crossing plats.

This document serves as a summary for the “Declaration of Residential Covenants, Conditions and Restrictions for Great Western Crossing” which creates the Great Western Crossing Homeowners Association, Inc. charged with maintaining common amenities on behalf of owners of lots in Great Western Crossing.

Plat 4							
Lot Numbers	Min. Two-Story*	Min. 1.5 Story*	Min. Ranch*	Siding	Brick/Stone/Stucco	Garage Min.	Fence
1-9 (Villas)	1,600 SF	1,600 SF	1,300 SF	LP/Hardie	33%	2 Car Attached	Invisible pet fence only.
10-28	2,000 SF	1,800 SF	1,500 SF	LP/Hardie	33%	2 Car Attached	Painted or stained wood, black wrought iron, metal with a powder coated factory finish, ornamental aluminum, or combinations of masonry and wood or metal
29-39	2,000 SF	1,800 SF	1,500 SF	LP/Hardie	33%	2 Car Attached	Black wrought iron or metal with black powder coated factory finish

*\*Exclusive of any basement finish*



**Siding Material Required:** Hardboard siding by LP SmartSide or cement board siding by James Hardie (Other brands must be approved in writing by the Declarant)

**Front Elevation Material Requirements:** 33% must be brick, stone veneer, or stucco. (Unless approved otherwise by Declarant)

**Fence Material Allowed:** Black vinyl clad chain link, wrought iron, white vinyl, wood. Only invisible pet fences allowed on Villas.

**Accessory Structures:** One per yard, must match the architecture and be the same or a complimentary color of the home.

**Exterior Elements Excluded:** Above ground or non-permanent swimming pools, play sets exceeding ten (10) feet in height, trash and recycling receptacles must not be within view except for no earlier than 12 hours prior to scheduled pick up and ending no later than 12 hours following the scheduled pickup.

All exterior changes and additions to be approved in writing by the Declarant.

**Pets:** No more than three dogs and/or cats may reside at a residence. Outbuilding or accessory structure shall be aesthetically compatible with the dwelling. Dog runs shall be completely screen or otherwise hidden from view from any other lot and all streets within.

**Pond:** No swimming by pets or persons, no floating devices of any type or swimming platforms, no ice houses or boathouses, ice skating is prohibited, no pier or docks, and no kayaks, canoes, boats, motorized or otherwise shall be permitted. Pond is not stocked for fishing.

- Building improvements must be approved by the Architectural Review Board.
- Only 1 accessory structure.
- No above-ground or non-permanent swimming pools.
- Irrigation system to be installed on all lots.
- Street trees maintained by owners.
- Association dues are \$650 per year. **\$80 per month for Lawn Care & Snow Removal on Villas.**
- Special Assessment for Community Programing for all lots except Plat 1 are \$150.00 per year. (Included in the \$650 annual dues)
- Association maintains storm water detention, landscape buffer and fence along Cumming Road and entrance sign.





# FRIDAYS *at the* FARM

**EVERY FRIDAY**  
*throughout the summer*  
**4:30-7:30<sup>P</sup>**

**Middlebrook Farm**

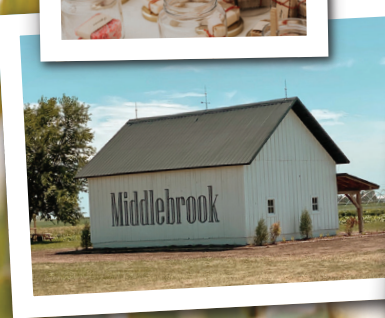
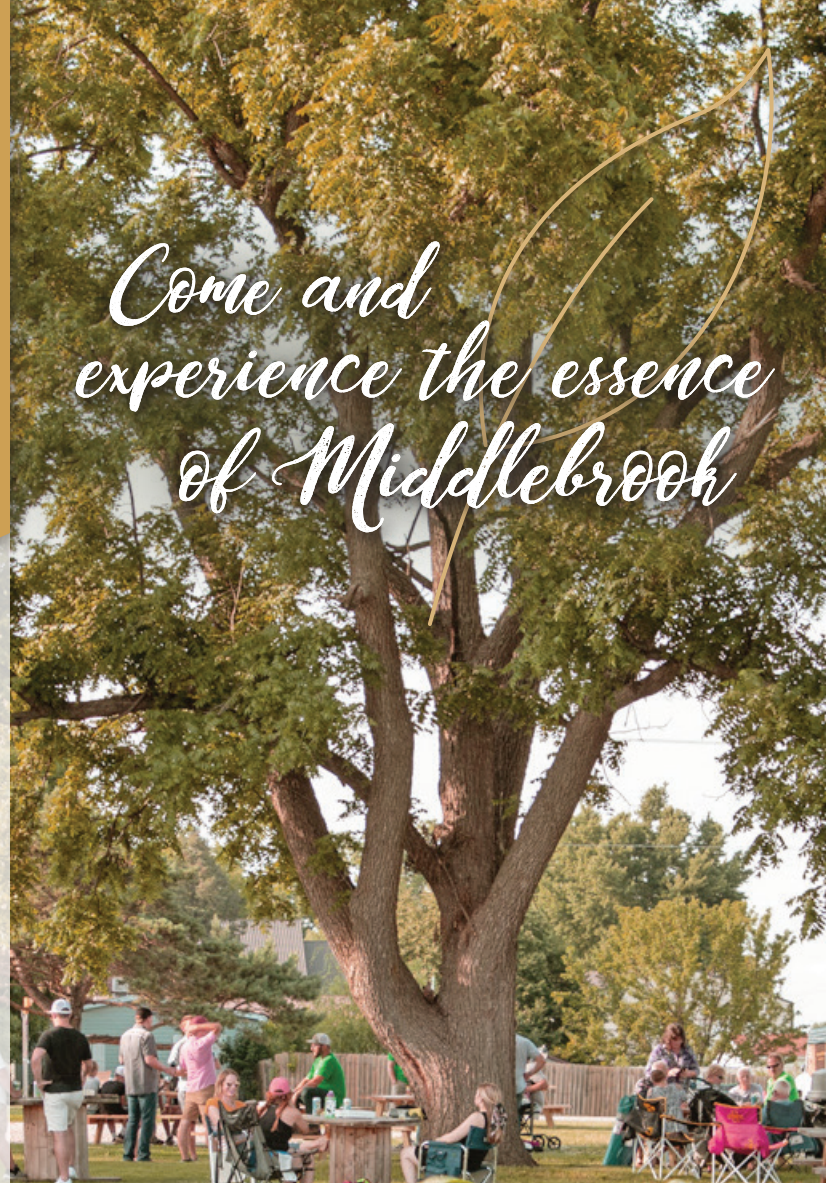
**LIVE MUSIC**  
**FOOD TRUCKS**  
**FARMERS MARKET**  
**WINE/BEER WAGON**  
**FRESH PRODUCE**

*Bring your own chairs/blanket!*

**GOOD FOR ONE FREE DRINK**  
*at Fridays at the Farm!*

*Cheers, this one's on us!*

*Come and  
experience the essence  
of Middlebrook*



**MIDDLEBROOKFARM.COM** f @



# CenturyLink Fiber is transforming into Quantum Fiber.



Meet the Internet service you've always wanted. Quantum Fiber is blazing fast, because your life is never slow. Get speed, reliability, and unlimited data. Everything you want—nothing you don't.

Your life is unlimited. With Quantum Fiber, your Internet is too.



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Sign up now at [Q.com](http://Q.com).

Referral code: XXXXX



Scan me to sign up

## Already a CenturyLink customer?

Go to [Q.com](http://Q.com) and **click on Live Chat** or call the Fiber Success Team at 833-250-6306 to move your account to Quantum Fiber.

**Quantum**<sup>SM</sup>  
FIBER

Service is not available everywhere. Offer is available to qualifying customers residing in eligible multi-dwelling units. Month-to-month (referred to as "no contract") service means no term commitment and may be cancelled at any time without an early termination fee but customer must accept Internet Subscriber Agreement prior to using service (see "<http://www.centurylink.com/eula>"). Quantum Fiber may change, cancel, or substitute offers and services, or vary them by service area, at its sole discretion without notice. All products and services listed are governed by tariffs, terms of service, or terms and conditions posted at "<http://www.centurylink.com/terms>". Additional restrictions may apply.

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Welcome to Quantum Fiber

# Quantum Fiber

- [WWW.Q.COM](http://WWW.Q.COM)
- Enter Zip Code
  - City should populate, click on city
- Enter Street Address
- Tab over Check

The screenshot shows a five-step progress bar at the top: Address verification (active), Select products, Set up your account, Schedule install, and Set up payment. Below the progress bar is the heading "Address verification" and the instruction "Check availability at your home. Enter zip code and select your city." The form includes a "Zip Code" field, a "Street address" field, and a "Unit" field. A "Check availability" button is positioned below the fields. At the bottom, there are links for "Questions? View our Frequently asked questions." and "Already have an account? Sign in here."

Address verification    Select products    Set up your account    Schedule install    Set up payment

## Address verification

Check availability at your home.  
Enter zip code and select your city.

\* Zip Code

Street address

Unit

powered by Google

[Check availability](#)

Questions? [View our Frequently asked questions.](#)

Already have an account? [Sign in here.](#)

# Address Verification

- Enter Street Address, City, State and Zip Code
- UPDATE MAP
- If this is a New Development, GOOGLE may not recognize your address

It may be too soon for your address to be available in the database. Help us find your home.

Current location is determined by zip code.

## Steps

1. Re-enter your address, then click **'Update map'** to help us get close to your location.
2. Once the map updates, drag the pin to find the exact location of your home.
3. Click **'Check availability'** to confirm service is available.

If your home was not recently built, [click here](#) to re-enter your address and try again!

\*Street address

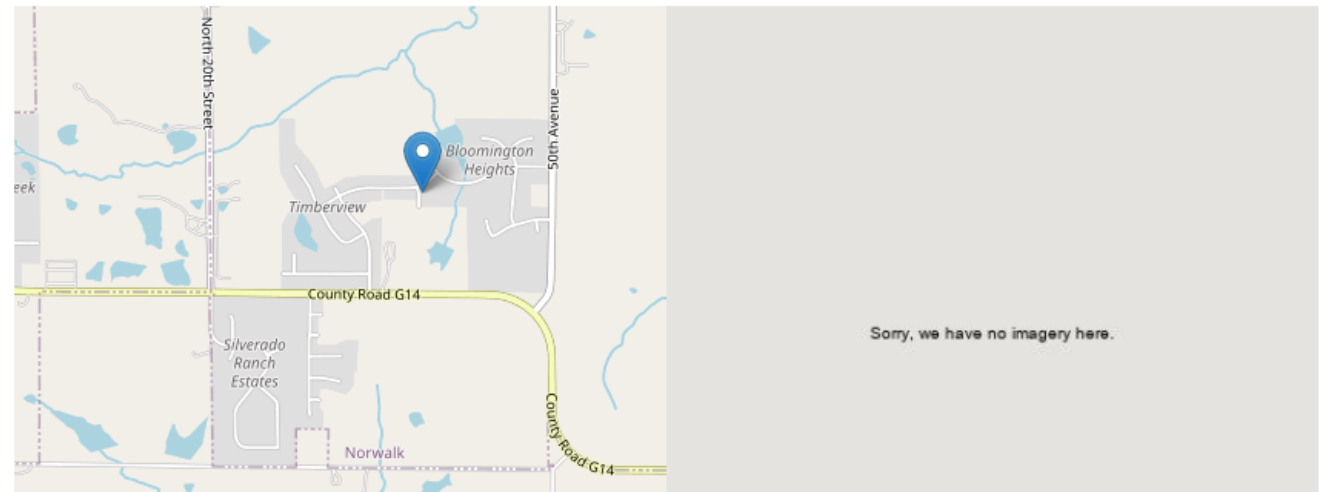
Unit / Apt

\*City

\*State

\*Zip Code

Update map



# Address Verification

- HELP Google find your address
  - The Map will update close to the new address
  - Move the PIN to the Address/Development
- CHECK Availability (see next page)

If your home was not recently built, [click here](#) to re-enter your address and try again!

\*Street address

2012 Bluebell Dr

Unit / Apt

\*City

Norwalk

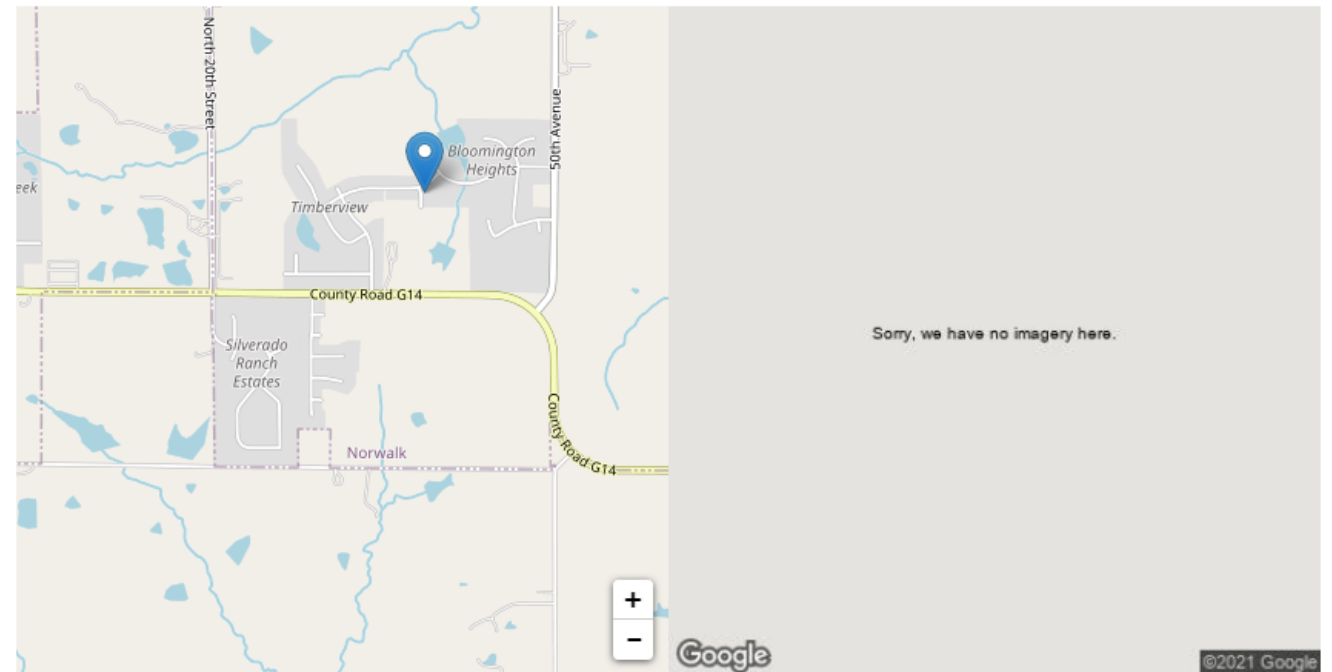
\*State

IA

\*Zip Code

50211

Update map



Latitude: 41.48714280045871

Longitude: -93.71955335140228

Check availability

Address verification

Select products

Set up your account

Schedule install

Set up payment



## Select your Fiber Internet speed

Select a Fiber Internet speed to view what's included below. Limited time offer, receive \$10 off our fastest speed.

Limited time offer, save \$10!

Fiber Gigabit up to 940 Mbps

Recommended

Up to 200 Mbps

### What's included

- No Contract!
- 99.9% reliable network
- Download at super-fast speeds
- Stream 4K and HD content from multiple devices
- Unlimited data

Fiber Gigabit up to 940 Mbps for:

**\$65/mo** ~~\$75/mo~~

Prepay required. Additional taxes, fees, and surcharges apply. [View offer details](#)

Back

Next

# Thank You

Q.com

833.250.6306

Although our fiber service usually means 100% fiber-optic network to your residence, in limited circumstances Quantum Fiber may need to deploy alternative technologies coupled with a non-fiber connection from a certain point (usually the curb) to your residence in order to provide the advertised download speeds.

Customer speed experiences will vary, particularly when accessing the Internet wirelessly from various devices. Download speeds are via a wired connection. Internet speeds are not guaranteed due to conditions outside of network control, including customer location, devices, equipment, and access through a wired or wireless connection; see [www.centurylink.com/InternetPolicy](http://www.centurylink.com/InternetPolicy) for more information.

Quantum Fiber technology (including Fiber), services, features, and offers are not available everywhere and may vary by multi-dwelling unit property. Month-to-month (referred to as "no contract") service means no term commitment and may be cancelled at any time without an early termination fee but customer must accept High-Speed Internet Subscriber Agreement prior to using service (see [centurylink.com/eula](http://centurylink.com/eula)). Quantum Fiber may change, cancel, or substitute offers and services, or vary them by service area, at its sole discretion without notice. All products and services listed are governed by tariffs, terms of service, or terms and conditions posted at [centurylink.com/terms](http://centurylink.com/terms). **Streaming TV:** Quantum Fiber is not affiliated with any streaming service provider; third-party streaming service fees, charges, terms and conditions will apply. To stream with Quantum Fiber, you must subscribe to a speed plan with up to 10 Mbps download (25 Mbps recommended). To view streaming services on TV, additional third-party equipment may be required. The streaming content accessible to individual subscribers depends on the selected third-party packages and/or channels, device, location, and how they are accessing the content. Restrictions apply. ©2021 Q Fiber, LLC. All Rights Reserved. Quantum, Quantum Fiber and Quantum Fiber Internet are trademarks of Quantum Wireless LLC and used under license to Q Fiber, LLC.

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