

LAKE OF THE WOODS HOMEOWNER ASSOCIATION, INC.

RULES AND REGULATIONS

Revised February 2009

INTRODUCTION

These rules and regulations have been promulgated in accordance with the revisions of the Declaration and are designed to make living in Lake of the Woods pleasant and comfortable. In living together all of us have not only certain rights, but also certain obligations to other owners and residents. The need for rules and regulations arises when we are inconsiderate of the rights of others. We must realize that the restrictions we impose upon ourselves are for our mutual benefit and comfort. These rules and regulations have been established by the Board of Directors after careful deliberation and we ask for your cooperation and compliance.

Prohibition of Damage and Certain Activities. Nothing shall be done or kept in any Lot or in the Common Area or any part thereof to increase the rate of insurance on the Properties or any part thereof over what the Association, but for such activity, would pay, without the prior written consent of the Association. Nothing shall be done or kept in any Lot or in the Common Area, or any part thereof, which would be in violation of any Statute, rule, ordinance, regulation, permit or other validly imposed requirement of any governmental body. No damage to, or waste of, the Common Area or any part thereof or of the exterior of the Properties and buildings shall be committed by any Owner or any Tenant or invitee of any Owner; and each Owner shall indemnify and hold the Association and other Owners harmless against all loss resulting from any such damage or waste caused by his/her Tenants or invitees, to the Association or other Owners. No noxious, destructive or offensive activity shall be permitted on any Lot or in the Common Area or any part thereof, nor shall anything be done therein which may be or may become an annoyance or nuisance to any other Owner or to any other person at any time lawfully residing on the Properties.

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DEFINITIONS

“BOARD OF DIRECTORS” means the Board of Directors of the Homeowner Association.

“COMMON AREA” means any portion of the Property designated as such as defined by the Declaration.

“DECLARATION” means the Restated Declaration of Easements, Covenants, Conditions and Restrictions Regarding Lake of the Woods, as amended from time to time, which is recorded in the Public Records of Seminole County, Florida.

“GUEST OR INVITEE” means any person visiting an Owner or Resident who is not himself an Owner or Resident.

“HOMEOWNER ASSOCIATION” means Lake of the Woods Homeowner Association, Inc., a corporation not for profit, its successors and assigns, organized and existing under the laws of the State of Florida, and guided by the provisions of Florida Statutes, Chp. 617 and 720.

“LOT” means any plot of land shown upon any recorded subdivision map or plat of the Property, together with all improvements thereon, with the exception of those portions of the land designated as “common areas.”

“OWNER” means the record owner, whether one or more persons or entities, of the fee simple title to any lot which is part of the property, including contract sellers, but excluding any other party holding such fee simple title merely as security for the performance of an obligation.

“PROPERTY” means that property identified as Lake of the Woods Townhouses according to the Public Records of Seminole County, Florida.

“RECREATION CENTER” means any and all recreation facilities owned or controlled by the Association including the clubhouse, pools, tennis courts, playground area and pavillion, basketball court, shuffleboard court, dock, and any other area, which may be, designated a recreation facility by the Board of Directors.

“RESIDENT” means any person or tenant who resides on the Property, whether or not he/she is an Owner.

OBLIGATIONS AND RESPONSIBILITIES

Owners, Residents, Guests or Invitees shall not conduct or permit any activity which is in violation of any provision of these Rules and Regulations, the Declaration, or any ordinance, law or statute of any governmental body having jurisdiction over the Property. Each Owner is responsible for the conduct of his/her Guests or Invitees, Tenants, Family Members or any Persons residing in or visiting his/her home or the Property. Any violation of these Rules and Regulations shall be deemed a violation by the Owner, whether or not such Owner is in fact in residence at the time.

SALE OF PROPERTY

It is the seller's responsibility to provide a Disclosure Summary to the buyer. (See Section VII, Exhibit A.)

ENFORCEMENT

As responsible Owners and Residents, we should try to resolve differences or Rules infractions on a neighbor-to-neighbor basis. When infractions of our Rules are also prohibited by Seminole County Ordinances, the Owner or Resident may call on civil authorities for assistance. Examples are ordinances pertaining to noise and animal control, violations of which can result in penalties being imposed by civil authorities. Copies of these ordinances are available in the office of the Homeowner Association Manager.

In instances where the neighbor-to-neighbor approach or reliance on Seminole County Civil Authority does not achieve satisfactory results and in those instances where the interaction between neighbors or the use of civil authorities is not feasible, then an Owner or Resident may submit a written complaint of the Rules infraction to the Homeowner Association Manager for action.

Under the terms of the Declaration, the Board of Directors may institute legal proceedings to enforce these Rules and Regulations and the provisions of the Declaration, and the Board enforcing the same shall have the right to recover all costs and expenses incurred, including reasonable attorneys' fees.

Complaints submitted to the Manager must be in writing stating the circumstances, names of persons involved (if known and applicable), time and date, and must be signed by the person submitting the complaint. Appropriate action will be taken by the Manager, as an enforcement agent of the Board of Directors. No action will be taken in response to anonymous letters. If the scope of the Rule infraction exceeds the enforcement authority delegated to the Manager by the Board of Directors, the Board will take action to resolve the complaint with assistance of legal counsel, if necessary, and the costs thereof may be charged against the offending party or parties.

Failure to comply with these Rules and Regulations will result in any or all of the following actions by the Board of Directors or the Manager acting on their behalf: Warnings, suspension of recreation center privileges, fines and legal proceedings being brought against the offending party or parties.

A fine or suspension may not be imposed without notice of at least 14 days to the person sought to be fined or suspended and an opportunity for a hearing before a committee of at least three members appointed by the Board who are not officers, directors, or employees of the Association, or the spouse, parent, child, brother, or sister of an officer, director, or employee. If the committee, by majority vote, does not approve a proposed fine or suspension, it may not be imposed.

NON-SUFFICIENT FUNDS CHECKS

Non-sufficient funds or return checks from homeowners will be charged \$20 or 5%, whichever is greater. This amount will be added to the assessment.

DELINQUENT ASSESSMENTS

Assessments are due the 1st of each month and a late fee of twenty-five dollars (\$25.00) shall be levied on any assessment not received by the 10th day of the month. A late notice will be mailed for those accounts whose payments have not been received by the 10th of each month. The Association may suspend voting rights and recreation facilities use privileges of a member for the non-payment of assessments that are delinquent in excess of ninety (90) days.

ADMINISTRATIVE OFFICES

The Administrative Office will be open from 8:30 A.M. to 5:00 P.M. Monday through Friday. The office will be closed on recognized legal holidays.

HOMEOWNER ASSOCIATION MAILING ADDRESS

The mailing address for the Homeowner Association and Manager is as follows:
300 Carolwood Point, Fern Park, FL 32730.

SECTION I
GENERAL RULES

NOISE

1. No Owner, Resident, Guest or Invitee shall create any noise of such volume or duration that it will disturb others. Be considerate of your neighbor.
2. No Owner, Resident, Guest or Invitee shall operate any sound producing instrument between 10 P.M. and 8 A.M. (radios, TVs, stereo sets, organs, etc.) above conversational loudness since the sound may carry into adjacent homes.

CONDUCT OF BUSINESS

The conduct of any trade or business within the property by any Owner, Resident, Guest or Invitee, or any other person, which results in noise, vehicular traffic, or other disturbance, is prohibited.

SPEED LIMIT

For the safety of our residents, the speed limit in Lake of the Woods is 15 miles per hour.

GARAGE SALES, ESTATE SALES, PATIO SALES, CARPORT SALES, YARD SALES OR AUCTIONS

These sales are prohibited in Lake of the Woods.

APPEARANCE

In keeping with the desire of the Homeowners Association to maintain an attractive community, it is incumbent upon each Owner to take care of those things which he does to his property that are not concealed from view and may detract from the over-all appearance. As rules pertaining to the exterior appearance seem to have become more misunderstood, more attempts are made to clarify rules by listing examples. This has led to some confusion.

To simplify matters, the Board has adopted and will enforce the following provisions:

1. No changes, alteration, additions, reconstruction, replacements, or attachments of any nature whatsoever shall be made to the exterior of any lot without Board approval. The only exception is replacements of an exact nature as to type, style and appearance of any item on the exterior of any lot or unit.
2. Nothing shall be kept, placed, stored or maintained upon the exterior of any unit without the approval of the Board. This applies to any area of the lot not enclosed.
3. No rubbish, trash, garbage or other waste material (that is not concealed from view) shall be kept or permitted on any lot.

Exceptions to these provisions can be made from time to time and shall apply to the community as a whole. Exceptions on an individual basis will be granted only under the most compelling of circumstances. We will continue to list examples of violations, but remember they are only examples. The best rule of thumb is that if you plan to hang it, set it, attach it, place it, plant it or change it; then you need approval from the Board.

The examples include but are not limited to the following:

Appliances; dead plants; unsightly window coverings; visible refuse; garden hoses outside of gates or fences (except as approved by the Board); bicycles; barbecue grills; toys; house numbers on gates or fences; lights on/over garage doors or carports; mailboxes on posts; initials/names (except as approved by the Board) on gates and fences; decorative ornaments, trellises, flower pots, hanging baskets or window boxes, figurines, (owls, cats, birds, etc.) Low in-ground lights along pathways outside of courtyards; name or number on mailbox slot; wires running across roofs (must be hidden); any signs on gates, fences or in yards (with the exception of For Sale or Security signs posted in the proper places); clothes lines visible over top of fences or visible in garages; wood or plastic edgings around tree plantings. (See approved lawn edgings and plantings); screen doors across garage doors.

Open carports: Residents will be allowed to keep the following items in open carports: one (1) recycle bin, one (1) covered garbage can and one (1) neatly coiled garden hose.

Any homeowner may display one portable, removable United States Flag in a respectful manner. Recommended displaying flag from a bracket attached to the garage or carport. In addition, any homeowner may also display one (1) Florida State Flag in a respectful manner. One (1) flag from any of Armed Services may be displayed on a military holiday.

HOLIDAY DECORATIONS

Valentine's Day decorations may be displayed from February 1st through February 17th. St. Patrick's Day decorations may be displayed from March 3rd through March 20th. Easter / Passover decorations may be displayed from two weeks prior to one week after holiday. July 4th decorations may be displayed from June 27th through July 7th. Halloween decorations may be displayed from October 15th through November 3rd. Christmas / Hanukkah decorations may be displayed from November 22nd through January 10th of the following year. Lawn decorations are not permitted because they interfere with lawn maintenance.

SIGNS

1. As stated in the Declarations, no homeowner shall have a lawn sign larger than 5 square feet in size to advertise the property for sale or rent. In addition to this sign, the owner is allowed one container for information about the property. Such container shall be no larger than 13 by 8 inches. NO OTHER SIGNS (BROKERS' NAME PLATES, WARRANTIES, ETC.) OF ANY TYPE MAY BE ATTACHED TO THE BASIC 5 SQUARE FOOT SIGN.

2. Security signs at homes with alarm systems must be no larger than 60 square inches in size, not to exceed 18 inches in height and must be placed within a radius of six feet (6') of the gate post. They must not interfere with the lawn maintenance program.

3. No signs of any kind (other than permitted security signs) may be displayed in windows.

ANY SIGN IN VIOLATION WILL BE REMOVED FROM THE PROPERTY.

PETS

1. Pets are never permitted in the clubhouse, pool, playground, tennis courts or fishing pier.
2. All pets (dogs and cats) must be on a leash and attended to within the developed area of the property, per Seminole County Animal Services, Chp. 20 – Ordinances Pertaining to Animals.
3. No Owner, Resident, Guest or Invitee shall permit, either willfully or through a failure to exercise due care and control, any animal to defecate within Lake of the Woods unless such person shall promptly remove and dispose of the excrement in a sanitary manner.
4. All persons should be aware of and comply with Seminole County Animal Services, Chp. 20 – Ordinances Pertaining to Animals, prohibiting animals running at large and causing a nuisance and other animal matters. A copy of this ordinance is available in the Manager’s office for inspection.
5. No Owner, Resident, Guest or Invitee shall feed, offer food (except bird feeders) or leave food that may attract stray animals of any description.

VIOLATION OF THE ABOVE PROVISIONS WILL BE SUBJECT TO WARNING AND FINE, AS PROVIDED FOR IN THE INTRODUCTION TO THESE RULES AND REGULATIONS.

GARBAGE AND TRASH DISPOSAL

1. Garbage and trash are collected at residents’ expense by a contractor.
2. Garbage and trash must be placed in garbage containers, plastic bags or other appropriate containers, or in bundles, which meet the requirements of the contractor.
3. All trash containers shall be placed at curbside on the days and locations as specified by the Board, the County or the contracted trash removal service. Trash containers should be removed and put out of sight as soon as possible after collection.
4. Trash containers should not be placed at curbside before 6 PM of the day preceding pick-up and emptied containers should be removed as soon as possible after pick-up.

HOMEOWNER ASSOCIATION EMPLOYEES

1. No Owner, Resident, Guest or Invitee shall, under any circumstances, attempt to direct the work of or reprimand any employee of the Homeowner Association or any other party working under the supervision of the Manager, nor shall he engage such employee or other party in conversation with respect to the quality or scope of his work.
2. Any, and all, criticism of the Homeowner Association’s employees shall be made in writing and addressed to the Manager of the Homeowner Association, except criticism of the Manager, which shall be directed to the President or a member of the Board for delivery to the President.
3. No Owner, Resident, Guest or Invitee shall request that any Homeowner Association employee perform personal services during such employee’s normal working hours, including break time and lunch hour.
4. Any violation of the foregoing rules shall subject the violator to the various fines and penalties prescribed in the Introduction to these Rules and Regulations.

SECTION II
CLUBHOUSE FACILITIES AND RECREATION AREA

ALL PERSONS USING CLUBHOUSE FACILITIES, INCLUDING SWIMMING POOLS AND OTHER FACILITIES, AT THE RECREATION CENTER DO SO AT THEIR OWN RISK.

HOURS OF OPERATION OF POOL AND CLUBHOUSE

Summer Hours - May 1st through September 30 - 9 A.M. to 9 P.M. Tuesday through Sunday, and 1 P.M. to 9 P.M. Monday.

Winter Hours - October 1 through April 30th - 10 A.M. to 8 P.M. Tuesday through Sunday. CLOSED ON MONDAY

(Whenever a holiday falls on a Monday the recreation area will observe regular hours and close on Tuesday.)

HOURS OF OPERATION OF EXERCISE ROOM

Summer Hours – May 1st through September 30 – Same hours as Pool & Clubhouse.

Winter Hours – October 1st through April 30th – Same hours as Pool & Clubhouse except on Mondays when Exercise Room will be open from 9 A.M. to 3 P.M.

HOLIDAY CLOSINGS

The clubhouse and pool will be closed on Christmas Day, Thanksgiving Day and New Year's Day.

****HOURS OF OPERATIONS FOR POOL, CLUBHOUSE & EXERCISE ROOM ARE SUBJECT TO CHANCE BY BOARD OF DIRECTORS.****

ENFORCEMENT OF RULES AND REGULATIONS

1. The Board of Directors of the Homeowner Association has directed the Manager to have all staff employees of the Homeowner Association enforce all rules and regulations and supervise the conduct of the people using these facilities. Violations of rules by owner, resident, guest or invitee will result in the violator being asked to leave the facilities. Any such action will be reviewed subsequently by the Board of Directors for possible suspension of an owner or resident and his household from the use of the facilities for up to 60 days and other appropriate measures.

2. In the event that any resident notices a violation of any rule, that person may bring it to the attention of the offender or notify the staff of the infraction.

3. Any resident found in an area the Association considers closed, will be fined and privileges suspended for 60 days.

4. Resident must show recreation pass upon entering Recreation area and registering.

CLUBHOUSE ATTIRE

No Owner, Resident, Guest or Invitee may appear in the clubhouse (game room, auditorium and office) without proper attire, including shirts and footwear. No wet clothing of any kind allowed.

GUEST OR INVITEE POLICY FOR USE OF RECREATION CENTER FACILITIES

1. A household may entertain no more than four (4) Guests or Invitees per day in the use of the recreation center and clubhouse facilities on weekdays.

2. On weekends, the number of Guests or Invitees for each household is limited to two (2) per day. This restriction on weekends applies only during the period from May 1st to Sept. 1st. Management may authorize up to 4 guests or invitees on weekends if, in management's judgment, pool area capacity will permit without interfering with Residents' use.

3. It is the responsibility of each Owner or Resident to register, in person, each of his Guests or Invitees on their first visit to the recreation center. The length of the expected visit should be specified. The Manager may place further limitations on the number of guests or invitee visits to the swimming pool whenever use approaches the capacity limits. Guests may not use the facilities without approval and full knowledge of the entertaining resident. Each household may enjoy the facilities with guests they are presently entertaining.

4. Each Owner or Resident will notify the manager in writing of Guests or Invitees who will occupy his or her home during the latter's absence and to whom he or she has delegated rights to use the center facilities.

5. Only Owners or Residents are authorized to register Guests or Invitees.

6. Residents under age 16 may not register Guests or Invitees unless arrangements are made by the adult resident.

7. Employees of the Lake of the Woods Homeowner Association may not be sponsored as Guests or Invitees in the use of the recreation center and clubhouse facilities.

8. All Guests or Invitees must observe the rules and regulations governing use of the recreation center.

GAME ROOM, EXERCISE ROOM AND SAUNA

1. All persons using the sauna and exercise equipment do so at their own risk.

2. Persons under 16 years of age are NOT permitted to use exercise equipment or sauna, unless supervised by an adult.

3. All equipment must be used with care. The sauna heat unit must be turned off when finished with the sauna. Nudity prohibited in the sauna.

4. Billiard tables must be brushed and covered after completion of play.

5. Children under age of 10 may NOT play pool under any circumstances. Children ages 10 through 15 may play pool ONLY with adult supervision. Children age 16 and older may play pool providing applicable clubhouse rules are complied with.

6. An Owner or Resident will be required to pay for any damage caused by the abusive or negligent use of the equipment by himself, and by any member of his household or any of his guests or invitees.

7. Age limit for darts and videos is 16 years old or older.

8. Age limit for ping pong is 8 years or older unless an adult is supervising.

TENNIS COURTS AND PLAYGROUND

1. Users of the tennis courts are expected to demonstrate proper tennis etiquette so as not to interfere with play on the adjoining court.
2. Playground facilities and tennis courts are available only for the use of Owners, Residents and their Guests or Invitees. Playground will close at dusk. Tennis courts may be used until 10 P.M.
3. Parents are wholly responsible for the safety and welfare of their children when using the playground facilities. Prudent parental guidance must govern the use of such facilities.

FISHING PIER

1. Use of the pier is limited to fishing or sitting and relaxing – activities deemed appropriate by management, by Owners, Residents and their Guests or Invitees.
2. Minors under age 10 may use the fishing pier **ONLY** when accompanied and supervised by a person age 18 or older.
3. Use of the pier is limited to either fishing or sitting and relaxing, or for activities deemed appropriate by the Manager.

PRIVATE PARTIES - USE OF CLUBHOUSE

Procedures and rules governing the use of the Recreation Center Auditorium, Card Room and Kitchen for private owner or resident-sponsored social activities are available in the Manager's office.

SECTION III

COMMON AREAS

The Common Areas of Lake of the Woods are all real property owned by the Homeowner Association for the common use and enjoyment of the Owner (Article II of the By-Laws). See also definition of "Owner," "Lot" and "Member." Article II, Property Rights, of the "DECLARATION" grants certain rights to Owners, and provides that the Homeowner Association may regulate other uses of the Common Areas. The following regulations are issued under that authority.

RIGHTS

A non-resident Owner who rents his residence relinquishes all rights to the use of the common areas, including recreational facilities, in favor of his Tenant and may not use the facilities as a Guest or Invitee or otherwise for the period the residence remains rented.

PERMITTED ACTIVITIES

1. All Common Areas: Foot traffic by Residents and their Guests or Invitees, except where access is restricted by fences or signs.
2. All Streets and Paved Areas: Vehicular traffic, subject to a 15 mile-per-hour speed limit and other implied or explicit traffic regulations.

PROHIBITED ACTIVITIES:

1. Sunbathing, barbecuing, ball playing, Frisbee throwing or contact sports, other than at the Recreation Center under the regulations in Section II.
2. The use of chairs or lounges on the Common Area.
3. The use of the Fishing Pier for activities other than fishing.
4. Launching or landing watercraft into or from Lake of the Woods from any common or recreation area of the Lake of the Woods property.
5. Swimming in the lake from any common area.
6. Parking vehicles on Common Area (see Section IV).
7. Throwing of trash or litter on the Common Areas.
8. Use of fireworks.

SWIMMING POOLS

Use of the swimming pools by children is subject to the following rules in addition to the general rules which follow and are posted at the pool: Residents must show Recreation Pass as requested, by the staff for admittance to the facility.

1. Minors **under age 10** are not permitted to use the swimming pools unless accompanied and supervised by a person age 18 or older. The Homeowner Association will also permit minors under age 10 to be accompanied and supervised by a person age 16 or older provided that a parent or legal guardian has signed an Authorization and Release in the form established by the Homeowner Association.

2. Minors over age **10 and through age 14** who are not accompanied and supervised by a person age 18 or older must demonstrate swimming proficiency to recreation staff before being allowed use of the swimming pools.

GENERAL RULES FOR USE OF POOL

1. **Use pool at your own risk.**
2. Shower before entering pool.
3. Rinse off sun tan oil before entering pool.
4. Horseplay, running, excessive splashing and any other activity that could be considered dangerous or annoying to others will not be permitted.
5. No glass objects are allowed in pool area.
6. No pets are allowed in pool area.
7. Standard swimwear only is permitted. No cut-offs or street wear.
Non-toilet trained children must wear waterproof pants while in pools.
8. No alcoholic beverages are permitted.
9. No balls, Frisbees, or other throwable objects are permitted in the pool area.
10. All cans, paper and debris must be deposited in trash can after use.
11. No flotation devices (rafts, etc.) are permitted in the large pool. The only exception is a flotation device, which is attached to arms, and is used for instructional purposes.
12. Flotation devices for therapeutic or health reasons shall be allowed upon notifying the staff of such intended use. Doctors note may be requested.
13. No smoking will be permitted in the pool area.
14. No food or drink in the pools or within three (3) feet of either pools' edge.

ALL THE ABOVE AND POSTED POOL RULES MUST BE OBEYED

USE OF ALCOHOLIC BEVERAGES IN OR AT RECREATION CENTER FACILITIES

A. POOL AND POOL AREA

1. Use of alcoholic beverages in the pool and pool area is prohibited at all times.

B. ALL OTHER AREAS OF THE RECREATION CENTER

1. Use of alcoholic beverages at events organized or sponsored by the Homeowner Association is permitted only on a “Bring-Your-Own-Bottle” (BYOB) basis.

2. Individual groups of residents may organize or sponsor an event at which alcoholic beverages are served, but only if no fees or charges of any kind are levied either for admittance to the event or for the beverages served.

3. Whenever a fee or charge of any kind is made for admission to or in connection with any event, regardless of who organizes or sponsors the event or whether payment of such charge is optional or mandatory, alcoholic beverages may be served only on a BYOB basis.

4. Any other arrangement for providing alcoholic beverages is prohibited.

VIOLATIONS OF THE ABOVE PROVISIONS WILL BE SUBJECT TO WARNING AND FINE AS PROVIDED FOR IN THE INTRODUCTION TO THESE RULES AND REGULATIONS.

SECTION IV

PARKING

OWNER AND RESIDENT PARKING

1. Parking is permitted in garages, carports and driveways. **PARKING ON DRIVEWAYS PARALLEL TO THE STREET IS PROHIBITED.**

2. Owners and Residents may **NOT** park vehicles on the streets, the grassed areas and common areas of the property.

3. Owner and Resident parking in the Recreation Center parking lot is prohibited from 2:00 A.M. until 7:00 A.M. except by permit. Emergency overnight parking in the Recreation Center parking lot may be authorized with a permit issued by Recreation Center staff. If staff is unavailable to authorize a permit, the vehicle may be parked overnight at the Recreation Center if a note is left on the vehicle dashboard listing owner's name, Lake of the Woods address and telephone number. The vehicle is to be removed from the parking lot by 9:30 A.M. the following morning.

4. Any commercial vehicle must be kept in the garaged area, or carport area, of each resident's home. A commercial vehicle is defined as any vehicle with visible advertising or solicitations. Vehicles with magnetic or other type of removable signs shall be excluded from this restriction provided such signs are removed while the vehicle is parked in any LOW area. Law enforcement vehicles are excluded from this restriction.

GUEST PARKING

1. Guests may **NOT** park vehicles on the streets, the grassed areas and common areas of the property.

2. Guests may park in their hosts' garage or in his driveway if space is available. **PARKING ON DRIVEWAYS PARALLEL TO THE STREET IS PROHIBITED.**

3. Guests may park in the spaces at the end of dead-end streets so designated by signs, where such parking does not block adjacent driveways.

4. Guest parking is allowed for no more than five (5) hours between 2:00 A.M. - 7:00 A.M. Parking the same vehicle more than twice in one week requires a Daily parking permit from the office. Guest vehicles may be parked overnight in designated parking areas. **A GUEST PARKING PERMIT**, which states name, Lake of the Woods address, telephone number, vehicle description and license plate numbers, must be displayed on the dash. Employees of a "For Profit" business do not qualify.

5. Guests may park in the Recreation Center parking lot. Parking in the Recreation Center parking lot is prohibited from 2:00 A.M. until 7:00 A.M., except by permit. Emergency overnight parking in the Recreation Center parking lot may be authorized with a permit issued by Recreation Center staff. If staff is unavailable to authorize a permit, the vehicle may be parked overnight at the Recreation Center parking lot, if a note is left on the vehicle dash listing Owner's name and Lake of the Woods address and telephone number. The vehicle is to be removed from the parking lot by 9:30 A.M. the following morning.

RECREATIONAL VEHICLES (RV'S), BOAT AND TRAILER PARKING

Parking of RV's, including motor homes, travel trailers, boats and all other trailers anywhere on the streets, common areas and grassed areas of the properties is prohibited except in the garage or carport of each lot. If required, a permit up to a maximum of five (5) days may be granted to allow the Resident to park his RV in the Recreation Center parking lot. If staff is unavailable to issue permits, the RV may be parked in the Recreation Center parking lot if a note is left on the dash listing Owner's name, address and phone number and the RV is removed from the parking lot by 9:30 A.M. the following morning. Occupying an RV other than for loading or unloading anywhere on the property is prohibited.

GENERAL

1. Service vehicles responding to Owner and Resident service calls may, with the Owner's or Resident's permission, park in his driveway. If driveway space is not available, service vehicles may park on the streets, but only for the time required to complete the service. All service vehicles using the street must be appropriately marked as such to avoid removal by tow-away.

2. No vehicle may be parked in the driveway in a manner which causes the vehicle to extend onto the street.

Note: In a 1 car driveway only 1 car may park in garage/carport and 1 behind if there is room and car can not stick out into street; not side by side.

3. Handicap parking spaces may be used when bringing, or picking up, handicapped persons using the Clubhouse facilities. If the car does not have a handicap license plate, or other proper identification indicating use by a handicapped person, a permit must be obtained from the office and displayed when the car is parked in such space. However, momentary parking for the loading or unloading of the vehicle will be permitted.

4. Directors or staff may place warnings on vehicles parked illegally and will notify the Manager of such action.

ENFORCEMENT

ANY VEHICLE PARKED IN VIOLATION OF THE FOREGOING RULES AND REGULATIONS MAY BE TOWED AND STORED AT THE OWNER'S EXPENSE, OR MAY BE SUBJECT TO FINES WHERE THE FLORIDA STATUTE REFERRED TO BELOW IS NOT APPLICABLE. Signs are placed at each entrance to the property in compliance with Florida Statute Section 715.07.

First Offense:	Warning
Second Offense:	\$100.00 Fine
Third Offense:	Tow

SECTION V
ARCHITECTURAL CONTROL

The only way to keep a community in satisfactory condition is for all residents to adhere to the Rules and Regulations. Failure by owners to comply with directives of the Board of Directors concerning architectural control of external alterations to the lots and within prescribed time limits will be subject to warning and fine as provided for in the introduction to these Rules and Regulations. Each 15-day delay will be considered a violation.

Any alterations to the outside structure of any unit MUST be presented to the Building & Grounds Committee for recommendation to the Board. Proper forms may be obtained from the Manager. Final approval or disapproval is the decision of the Board. Listed are a few examples of alterations: Iron gates, enclosing screened porches, adding exterior lighting, rain gutters, ridge vents.

Covenants Running with the Land are required on structures to be installed by the owner and on areas designated as part of Association responsibility. Covenant is filed with Seminole County at the homeowners expense. Example includes roof vents, satellite dishes on roof or enclosed porches.

Porch enclosure procedures - There will be 2 inspections hold points for future enclosures: one when framing is completed and another at final completion. Owner to call and notify management that they are ready for inspection; inspection to be completed within 3 days of completion points. Enclosure specks for different type units can be picked up at LOWHA office.

Garage doors - Newly installed doors must be hurricane wind locked doors as required by the Seminole County Code 1606. Approved door is Windsor Model #426. Screen doors are not permitted over garage doors.

Downspout elbow extension on rear homeowner installed gutters to be no more than 18" out from drip-line; automatic approval with form.

Owners may make alterations that would otherwise be prohibited by Lake of the Woods' Documents or Rules, when the alterations are necessary to **accommodate disabilities**. The residents must meet the following conditions:

- 1) Must have a doctor's note demonstrating the need for the accommodation.
- 2) Must submit a plan to the Building and Grounds Committee for its review and demonstrate that it will not affect the health and safety of other residents, e.g. a ramp that if incorrectly installed could stick out and trip people walking by.
- 3) Must sign a Covenant Running with the Land indicating that the owner will be responsible for maintenance of the accommodation and any affected property.
- 4) Covenant must state that the accommodation will be returned to its original condition when the property changes hands.

SECTION VI
LANDSCAPE CONTROL

Approved plants lists are available at LOWHA office.

1. No trees, shrubs, vines, flowers, grass or other landscape items may be planted on any part of the common area or on any part of a lot maintained by the Homeowner Association outside an enclosed courtyard without prior approval of the Board, except as indicated in Paragraphs 4 and 5 below.
2. No person other than assigned Homeowner Association employees may prune, trim, train, fertilize or otherwise maintain or attempt to maintain any part of the common area landscaping or any of the landscaping on the lots outside of courtyard fences which are the responsibility of the Homeowner Association to maintain, without prior approval of the Board.
3. Applications for approval of additions, removal, or other changes to landscaping in the common areas or any part of a lot maintained by the Homeowner Association outside of an enclosed courtyard must be submitted to the Board.
4. Edging/border materials shall be maintained and may be either red brick or scalloped cement products designed for such uses (colors white, green or red) and located only as shown in the drawings. (See Section VII, Exhibit "B") Also approved borders are Suncast Border stone in gray and Suncast Poly Pound-in edging in brick. Wood or plastic edging may not be used because of deterioration of wood and appearance of plastic.
5. No hanging baskets are permitted outside of the courtyard. Terra cotta color flowerpots are allowed within 18" drip-line in rear of property.
6. Maple units are allowed to install a shrubbery to grow 48" high screen across the rear recessed courtyard area to allow for homeowner to have plants and/or patio type furniture only; grills or other personal items are NOT allowed. This would apply to the 10' by 23.5' rear courtyards for 2 interior units on the older buildings and the rear courtyards that are 8' by 12'. Landscape application will have to be filed for Building and Grounds Committee approval to install shrubs. Shrubs shall be within the building line and are to be maintained by owners. If not maintained, it is understood that LOW will do what is necessary to maintain the area and the owner will be billed. Refusal to pay will mean removal of the shrubs by LOW and possible legal action for payment.
7. Failure to comply with the above Landscape Control Rules may subject the offender(s) to warning and fine as provided for in the Introduction to these Rules and Regulations.

EXHIBIT "A"

**LAKE OF THE WOODS
HOMEOWNERS ASSOCIATION, INC.**

DISCLOSURE SUMMARY

1. As a purchaser of property in this community, you will be obligated to become a member of the Lake of the Woods Homeowners Association.
2. A recorded Restated Declaration of Easements, Covenants, Conditions and Restrictions ("Restrictive Covenants") governs the use and occupancy of properties in the Lake of the Woods community.
3. As a member of the Homeowners Association, you will be obligated to pay monthly assessments to the Association, which assessments are subject to periodic change.
4. Your failure to pay the assessments levied by the Association may result in the placement of a lien on your property and the subsequent foreclosure of your property.
5. Association members are not obligated to pay land use fees or rent for use of recreational or other commonly used facilities. However, a \$250 deposit is required to rent the auditorium (usage fee \$100 + tax) and a \$100 deposit is required to rent the Blue Room (usage fee \$25 + tax) for private social use. A \$5 key deposit is required for use of the tennis courts.
6. The Restrictive Covenants cannot be amended without the approval of the Association membership.

The statements contained in this Disclosure are only summary in nature, and, as a prospective purchaser, you should refer to the Restrictive Covenants and the Association's other governing documents.

Purchaser's Signature

Date

Purchaser's Signature

Date

LAWN EDGINGS AND PLANTINGS

EXHIBIT B

CERTIFICATE

I hereby certify that the foregoing, consisting of 20 pages, constitutes the current Rules and Regulations of **LAKE OF THE WOODS HOMEOWNERS ASSOCIATION, INC.** established Pursuant to The Restated Declaration of Easements, Covenants, Conditions and Restrictions Regarding Lake of the Woods as recorded in O.R. Book 1048 at Pager 1564 et seq., Public Records of Seminole County, Florida and as subsequently amended.

Dated at Fern Park, Florida the eighteenth day of February, 2009.

Doris Huskey
Lake of the Woods Homeowners Association, Inc.
300 Carolwood Point
Fern Park, FL 32730

STATE OF FLORIDA
COUNTY OF SEMINOLE

I hereby certify that on this day, before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Doris Huskey, Secretary of Lake of the Woods Homeowners Association, Inc. and she acknowledged before me that she executed the foregoing document. She is personally known to me as identification.

WITNESS my hand and official seal in the State and County last aforesaid this eighteenth day of February, 2009.

This instrument prepared by:
Doris Huskey
Lake of the Woods Homeowners Association, Inc.
300 Carolwood Point
Fern Park, FL 32730

Donna Stodtko
NOTARY PUBLIC
My Commission expires:

SEAL