

HARBOR CREST 400 PROPERTY OWNERS, INC.
RULES AND REGULATIONS
As Amended and Approved April 5, 2007

The following Rules and Regulations, adopted in accordance with the Agreement of Declaration of Covenants, Restrictions, Limitations, Conditions, Charges and Uses Covering Real Property Described Herein (hereinafter referred to as "Covenant"), the Articles of Incorporation and the Bylaws of Harbor Crest 400 Property Owners, Inc., supersede all previous Rules and Regulations and shall continue in effect until amended.

As used herein, the term "Owner" shall apply to the Home Owner and the Owner's trust, guests, invitees, family, employees, and lessees.

OCCUPANCY:

1. This is an adult community; children and young people are welcome as guests. They must abide by the rules and regulations and be supervised at all times by their parents or the Owner with whom they are visiting.
2. Owners have the right to lease Homes twice (2) in any given calendar year, provided that all leases and lessees are first approved by the Board of Directors and made subject to the Covenant of Harbor Crest "400" Homes and the Articles of Incorporation, Bylaws and Rules and Regulations of Harbor Crest 400 Property Owners, Inc. Approved lessees will be accorded welcome status by the complex. (Any guest of lessees staying longer than ten (10) days must also be registered by the Board of Directors).
3. Owners may permit guests or visiting family members to occupy their Homes, but at least one guest or family visiting member must be 55 yrs. of age if going to be in residence while Owner is not present or with special written permission by the Board of Directors in certain circumstances to be determined by the Board.
 - a) Registers the guest or visiting family members with any Board Member in advance, and supplies the name, length of stay and status of the guest or visiting family member, who must furnish identification upon arrival and
 - b) Restricts guests or family members to two (2) individuals per bedroom.
 - c) Failure to comply, guests or visiting family members, cannot use the common elements.

4. The Board of Directors must be notified of Homes that are to be sold, inherited, or leased full time, and interview the prospective buyer, new Owner, or lessee, and provide them with the Covenant, Articles of Incorporation, Bylaws and Rules and Regulations with which they must agree in writing to abide.
5. Only Individuals may be Owners of Property within the Harbor Crest "400" Complex.
6. Maintenance and assessment fees are due on the first of each month. A \$5.00 late charge will be assessed if payment is not received by the fifth (5th) day of the month. If not paid within thirty (30) days, delinquent fees and late charges shall be enforced by liens or other legal remedies. After two(2) months, the late charge will increase to \$15.00 per month if the fees have not been paid. If fees and charges are still delinquent twelve (12) months after first becoming delinquent, the fee shall increase to \$25.00 per month.
7. No external variance to Homes or Property may be made unless approved by the Board of Directors in advance and in writing.
8. Owners must post a copy of these Rules and Regulations in their home when lessees, guests, or unaccompanied family members are present.. Copies of the Rules and Regulations are available from the Secretary of Harbor Crest 400 Property Owners. Inc.
9. No pets shall be permitted in any of the apartments other than, birds such as canaries or parakeets, spayed or neutered indoor cats (not more than two (2) cats per home) and fish, such as gold fish and tropical varieties; provided that neither is raised for commercial purposes. No dogs or other pets shall be permitted.
10. No business office shall be maintained on the premises of any home. No signs of any nature, including "For Sale" or "For Rent", shall be displayed at or affixed or painted on any home or vehicle.
11. Complaints regarding maintenance and operation of Harbor Crest 400 Complex shall be made in writing to the Board of Directors. Requests for shrub trimming or other services shall be placed in the maintenance box in the recreation hall.

12. The common property of the Harbor Crest 400 Complex shall not be obstructed in any manner and shall be kept free and clean of rubbish, debris and other unsightly and unsanitary material.
- 13.. The back of the property of each Home is designated as an easement and any objects placed in this area shall be entirely at the Owner's risk. Harbor Crest Property Owner's, Inc. assumes no responsibility for them. Any items that restrict the proper maintenance of this property shall be removed. The Board of Directors will give written notice for their removal and may thereafter remove the same at the Owner's expense.
14. Refuse and garbage shall be put out for collection on Monday, Wednesday and Friday before 9:30A.M. in proper sealed, leakproof containers and shall not be out prior to the day of collection
15. Clothes and bathing material may not be dried outside homes at any time except on drying lines provided for this purpose. Items left in the washer or dryer in laundry may be removed when cycle is completed if Owner is not present. Owners shall notify lessees and guests of the location of drying lines.
16. Visitors must use Parking Facilities designated as guest parking. Owners and/or resident must use their assigned parking place. Only Owners with two (2) vehicles can use guest parking areas (for 2nd car) with written Board approval. Parking in a location that has been assigned to another unit is allowed only with the written permission of the unit Owner to whom that location has been assigned and the Board has been notified. Parking at the end of First Ave. and the East end of Second Ave. is to be used as guest parking, along with the grass area in the back. *only when designated parking spaces are avail.*
17. Boats, watercraft, motorcycles, commercial vehicles not providing services, unsightly vehicles, and unauthorized trailers or recreational vehicles are not permitted in Harbor Crest 400 Complex, unless special permission is given by the Board; they will be towed without notice at the Owner's expense.
18. The speed limit throughout the Harbor Crest Complex is 15 miles per hour.
19. Any vehicle parked in an unauthorized location may be removed without notice, at the Owner's expense.

- 20.. **Pool Hours:** The pool may be used from ^{7 AM} 8:00 A.M. to 10:00 P.M. daily.
21. **Pool Use:** The pool may be used by the following:
- a) Owners in residence, their immediate families and their guests; guests who live in the area must be accompanied by Owner and cannot use on a daily basis.
 - b) Lessees and guests who have been approved by the Board.
- All must shower before using the pool and after using suntan lotion.
Cover pool furniture to prevent suntan lotion from getting on the furniture.
22. Conventional swim wear must be worn by all persons using the pool.
- 23.. Persons under twelve (12) years of age must be supervised while using the pool. Diapers may not be worn in the pool; babies who are not toilet trained may not use the pool.
24. Boisterous conduct (loud noises, unsafe activities, water fights, running, rough housing, frisbees or ball throwing or pushing swimmers into the pool, etc.) and loud music that disturbs others are prohibited. No diving or jumping is allowed.
- 25.. Refreshments and food are permitted in the pool area (no cooking); glass containers are not permitted in the pool area. Each person is responsible for keeping the pool area clean.
26. Wheeled toys (bikes, tricycles, skates, etc.) rafts (inner tubes), surfboards and large inflated toys are not permitted in the pool area. Swim aids for safety are permitted.
27. Clothing or towels are not permitted on the fence.
28. Every residence of Harbor Crest 400 has the authority and responsibility to assist in the enforcement of these Rules and Regulations.

RECREATION FACILITIES:

29. Only individuals wearing dry clothes and footwear (no bathing suits allowed) may use the Recreation Hall.
30. When the Recreation Hall is unoccupied, turn the lights and the heat or air conditioning **OFF**.
31. Anyone desiring to make private use of the Recreation Hall must obtain the permission of the Board of Directors. Cleanup fees will be charged to the Home Owner if not acceptable.
32. Only persons eighteen (18) years of age and older may use the pool tables.
33. Guidelines for Fund Raising events/ See Attached.
34. Guidelines for Bingo Chairperson/Committee/ See Attached.

RULES AND REGULATIONS:

35. None of these rules shall be violated in any manner except with prior written consent of the Board of Directors. No Owner shall be allowed to rely upon any written exemption given another Owner by the Board of Directors. All Owners must obtain their own written statements. Amendments to these Rules and Regulations may be by majority vote of membership voting in person or by limited proxy with approval of the Board of Directors. Limited proxies and general proxies may be used to establish a quorum.