

June 22, 2008

LAKE CATHERINE TOWNHOMES PROPERTY OWNERS ASSOCIATION

RULES AND REGULATIONS

The Rules and Regulations hereinafter enumerated or adopted pursuant to the Supplemental Declaration for Lake Catherine Townhomes and shall be deemed in effect until amended by the Board of Directors of the Association. These Rules and Regulations shall apply to and be binding upon all unit owners. The unit owners shall, at all times, obey said Rules and Regulations and shall be responsible for their families, guests, invitees, servants, lessees and persons over whom they exercise control and supervision. These rules are for the benefit of all owners and adherence by owners, renters and realty companies is required. Effective 06/18/02. Said Rules and Regulations are as follows:

- 1) The sidewalks, if any, walkways and entrances must not be obstructed or encumbered or used for any purpose (excluding patios, decks and balconies) other than ingress and egress to and from the premises; nor shall carriages, bicycles, wagons, shopping carts, chairs, benches, tables or any other object of a similar type and nature be left therein or thereon. No firewood shall be stored touching the building.
- 2) The personal property of all unit owners shall be stored within their limits.
- 3) Garbage may not be put out for collection prior to the day it is to be collected. The owner shall be fined \$25.00 for each offense. The fine and any cost of cleaning up spilled garbage shall be added to the monthly maintenance fee. Observed offenses shall be reported to the President of the Lake Catherine Townhomes Property Owners Association for enforcement. Refuse and bagged garbage shall be deposited only in the area provided for those units not having garages. In case of units with garages, garbage shall be stored inside the garages until the day of collection.
- 4) No unit owner shall store or leave boats, trailers, mobile homes, recreation vehicles and the like on the limited common property, except in areas designated for same.
- 5) No unit owner or resident shall direct, supervise, or in any manner attempt to assert any control over the employees or contract hires of the Association.
- 6) The parking facilities shall be used in accordance with the regulations adopted by the Board of Directors. No vehicle which cannot operate on its own power shall remain on the Subdivision premises for more than twenty four (24) hours, and no major repair of vehicles shall be made on the Subdivision premises. No commercial vehicles, marked or unmarked shall be parked on Lake Catherine Townhomes property. No unit owner or occupant may allow any service or other vehicle to drive on grounds around the unit or on common property for the purposes of delivery, parking or otherwise. Damage to the grounds from such traffic will be charged to the unit owner. Any deviation must have the written approval of the Board of Directors. This rule also applies to owners or renters who park on the grass or any other unauthorized parking area.
- 7) No unit owners shall make or permit any disturbing noises by him or her self, their family, servants, employees, agents, visitors and licensees, nor do or permit anything by such persons that would interfere with the rights, comfort or convenience of other unit owners. No unit owner shall play upon or suffer to be played upon any musical instrument or operate or suffer to be operated a phonograph, television, radio or sound amplifier in their unit, in such a manner to disturb or annoy other occupants of the Subdivision. All parties shall lower the volume as to the foregoing as 11:00 p.m. each day. No unit owner shall conduct or permit to be conducted vocal or instrumental instruction at any time.

- 8) No radio or television installation or other wiring shall be made without the written consent of the Board of Directors. Any antenna erected or installed on the exterior walls of a unit or on the limited common properties without the consent of the Board of Directors in writing is liable to removal without notice and at the cost of the unit owner for whose benefit the installation was made.
- 9) No sign, advertisement or notice shall be exhibited, displayed, inscribed, painted or affixed in or upon any part of the unit or limited common properties by any unit owner or occupant without written permission of the Association.
- 10) No awning, canopy or shutter shall be attached to or placed upon the outside walls or doors or roofs of a unit or building without written consent of the Board of Directors of the Association. Patios, decks or balconies may not be enclosed except with prior written consent of the Association. And said consent may be given as to certain units and not given to others.
- 11) Complaints regarding the service of the Association shall be made in writing to the Board of Directors.
- 12) No inflammable, combustible, explosive fluid or chemical substance shall be kept in any unit or limited common properties except such are required for normal household use. Nothing shall be maintained in or about any unit that would be a fire hazard or that would be a possible cause for an increase in insurance coverage.
- 13) No clothesline or similar device shall be permitted on any portion of the Subdivision property.
- 14) Payment of monthly assessments shall be made at the office of the firm designated by the Board of Directors. Payments made in the form of checks shall be made to the order of Lake Catherine Property Owners Association. Payments of regular assessments are due on the 28th day of each month. If such payments are late, a penalty fee of \$25.00 for each occurrence will be imposed..
- 15) All pets shall be housed within the unit. Dogs shall be on a leash at all times while outside the unit. There shall be no exterior houses for pets of any kind. Unit occupants are responsible for cleaning up after their pets. Violators will be fined an appropriate amount to cover cleanup.
- 16) Replacement of plants or new plantings at unit entrances or surrounding areas must be approved in advance by the Board of Directors.
- 17) When units are sold, the names and addresses of new owners must be furnished to the Lake Catherine Townhomes Property Owners Association and to the CPA firm Taylor and Associates P.C. P.O. Box 1156, Crossville, Tn 38557. A copy of Association rules must be given to the new owners by the seller or the Real Estate Company.
- 18) Chimney flues need to be inspected regularly for the safety and protection of all the buildings. The Board of Directors will secure the services of a licensed and insured inspector and if chimneys need to be cleaned, owners will be billed accordingly.
- 19) Your Association is responsible for roof leaks and leaks around skylights, but not for resultant interior damage. Broken skylights, including damage and leakage, are the responsibility of the owner.
- 20) Replacement or repair of windows, screens, sliding doors, entrance doors and garage doors are the owners' responsibility. Replacements must conform to building specifications.
- 21) Decks, driveways and entrance walks are considered part of each unit and must be maintained by the unit owners, as per Declaration of Amendments, adopted and recorded 08/01/85, Book 296, page 702. The Association does paint deck railings but not deck floors.
- 22) Tree trimming or cutting or clearing of common/wildlife areas is prohibited. All outside work must be approved by the Board of Directors.

- 23) The repair of roofs is the responsibility of the Association. Roof replacement shall be considered an assessment divided among unit owners of the building.
- 24) No changes shall be made to the outside of a unit without the written permission of the Board of Directors. No structural changes or additions shall be made outside or underneath a unit without the written approval of the Board of Directors and the Community Club ACC.
- 25) The unit owner(s) shall occupy and use their unit as a single family, private dwelling for themselves and the members of their family, their social guests, lessees, licensees and invitees. Provided , however, that no townhouse unit within the project shall be rented on a short-term basis or for transient purposes for a period of twenty-seven (27) continuous days or less by the same lessee or renter; and further provided, that no unit owner shall be entitled to rent or lease less than his or her entire unit for any period of time. The provisions of the foregoing sentence regarding the prohibition of short-term rentals shall not apply to any financial institution that acquires title to a unit through foreclosure or deed in lieu of foreclosure.

LAKE CATHERINE TOWNHOMES PROPERTY OWNERS ASSOCIATION

Ronald Ekis, President

Roy Evans, Vice President

Bea Terry, Secretary