

THE MOORINGS OF ABERDEEN
Rules and Regulations
Reviewed & accepted February 9th, 2015
page 1 of 12

The Covenants and Restrictions (C&R) of the Moorings' Homeowners Association (HOA) (article 4.4) state that the Association, through its Board of Directors, shall regulate the use of the property by owners, and may from time to time exact Rules and Regulations consistent with the C&R and in the best interest of its members.

Revised Rules and Regulations were approved by your Board on February 9th, 2015 and entered into our records. A copy follows and we ask that you review and then file it with other homeowner documents for future reference.

The basic reason communities such as ours establish rules and regulations is to protect owners' equity in their investment, as well as to provide a framework within which we can all live in a safe and harmonious environment.

Understanding this, those of us, here, in the Moorings, have exhibited a spirit of cooperation and we anticipate that our owners will continue to comply with the rules. However, in the unlikely event that rules are disregarded, article 9.5 of the C&R outlines a course of action that the Board is authorized to take.

Residential Use

All lots shall be used only as single family, private, residential dwellings (units), and for no other purpose (C&R, article 9.1.1).

No Commercial Activities

No business or commercial activity which impacts upon the neighborhood shall be permitted on any lot, nor shall any business be conducted on any part thereof. (C&R, article 9.1.2). A business or commercial activity impacts upon the neighborhood if its conduct increases vehicular or foot traffic, if it maintains an inventory or results in regular visitors going to and from said lot.

Sale or Lease

No owner may dispose of a lot (and unit) or any interest in these by sale or lease without written approval of the HOA.

1. Each unit may be leased only one time during each calendar year, and for a term of not less than three months. (C&R, article 13.1.1).
2. The leasing of a home, by a new owner, shall be strictly prohibited for the first 24 months of ownership.

THE MOORINGS OF ABERDEEN
Rules and Regulations
Reviewed & accepted February 9th, 2015
page 2 of 12

Sale or Lease (cont'd)

3. Furthermore, the new owner of a property with an existing lease at time of purchase, can honor the lease, or terminate the lease. In both cases, the owner must comply with the two year (24 months) wait-provision thereafter, before entering into another lease.
4. Those who own homes, prior to this present amendment dated February 8, 2015 shall be excluded from this understanding.

In the event an owner makes a lease with a tenant, the owner shall provide a complete copy of these Rules and Regulations to said tenant and the tenant shall be advised that these Rules and Regulations are an integral part of said lease. Such provisions must be contained within the lease document.

Age Restrictions

1. In order to maintain our status as an Adult Community, at least 80% of the households must have an adult age 55 or older in residence. This is in compliance with the Fair Housing Amendment Act of 1988.
2. Only a child over the age of 18 years shall be allowed to live in a residence, and the unit must be occupied by one person at least fifty-five (55) years of age at all times.
3. Children who have not yet attained the age of 18 years may not reside permanently, but may be permitted to visit for a period not to exceed 45 days in any one calendar year or 45 days in any consecutive 12-month period. (C&R, article 9.1.3).
4. A guest occupying a unit for more than thirty (30) days, without the owner present, is deemed to be a tenant requiring approval under the procedure for lease approvals by the Association. The exception shall be for immediate family members, defined as children or parents of the owner (C&R, article 13.1.1.2, and Exception)
5. If a unit owner dies and the owner's surviving spouse becomes the owner and sole occupant under the age 55, said owner may occupy his/her unit even though he/she is under the age 55. However, this provision does not allow for occupancy of anyone under age 18 , as specified in Article 9.1.3 of the Declaration of Covenants.

Exterior Alterations

1. Homeowners must apply to the Moorings' Architectural Review Committee (ARC) before making any changes or additions to the exterior of their unit, including but not limited to house numbers, mailboxes, doors and entryway screening, satellite dishes, paint treatment, driveway surfaces, gutters and leaders.
2. With respect to all others changes or additions, approval by the Aberdeen Property Owners Association (POA) Architectural Review Board (ARB) is mandatory, including home additions, modifications and screen rooms.
3. Forms for this review process and further instructions may be downloaded from our management company's website (GRS MGT.com) or provided by the Chair of the Moorings, ARC.

Landscaping

1. Owners are responsible for planting and maintenance of any landscaping done within the entrance courtyard (atrium) of their unit. Plantings must not be allowed to grow beyond the height of the atrium wall.
2. An application must be submitted to the Moorings' ARC and approved before any major changes or additions are made to landscaping on property other than that in the courtyard.
3. No tree may be removed or planted on common property without approval of the ARC.
4. Whenever landscape stones are used, a bed liner is to be installed beneath them and an edging strip around them. Edging strip is to be 2" above the grass.
5. Exterior hose hangers that are affixed to the wall must be installed so that the base is 24" - 30" from the ground. After use, hose must be rewound.

THE MOORINGS OF ABERDEEN
Rules and Regulations
Reviewed & accepted February 9th, 2015
page 4 of 12

Lighting

1. Unit owners may install outdoor (Malibu - type) lights in the front and rear. In Driftwood models, they may be installed along the side path. No fixture is to exceed 17" in height. These lights are to be installed in flower beds not in the lawn, otherwise the landscaper will not be responsible for any damage to the lights.
2. Courtyard light fixtures may be installed subject to the following restrictions: fixtures not to exceed 17" in height, only a white or yellow bulb may be used, bulb to be directed horizontally so as not to face upward towards the street.
3. Floodlights shall only be installed over the rear doors and they must be activated by motion sensors. Floodlights shall not be allowed on any front wall surfaces or areas. Only wall fixtures, approved by the Association, can be installed in the front area of the building. The light fixtures located next to the garage doors must be 'dusk to dawn' activated and the circuit must be left in the 'on' position by the respective homeowner. Failure to do so shall be subject to a fine as defined in the Rules and Regulations Section entitled **Compliance and Infractions**.
4. ARC approval must be received before installing additional exterior lights, including motion sensor lights.
5. Nothing herein prohibits the erection and display of holiday (Christmas, Chanukah, etc.) lights during the appropriate season; these must be removed within the 14 days following the holiday.

Maintenance

1. Trash and garbage must be stored in closed containers and placed curb side no earlier than 7 PM on the evening prior to collection.
 - No plastic bags are allowed curb side. They must be placed inside an appropriate container with a fitted cover.
 - Containers must be retrieved and stored by nightfall on the day of collection.
2. Contractors working on a unit must haul away any waste that they accumulate.
3. Owner and HOA responsibility for unit maintenance is outlined as follows (C&R, article 7.2) :

Homeowner

Maintenance of interior of unit as well as maintenance of:

- Entrance and garage doors;
- Front gutters;
- Mailbox;
- All plantings in courtyard and all other places not planted by the Association;
- Waterline breaks (between water meter and home);
- Windows;
- Minor touch-up of exterior paint with approved colors.
- Above items refer to maintenance only. ARC approval is required for replacement.

THE MOORINGS OF ABERDEEN
Rules and Regulations
Reviewed & accepted February 9th, 2015
page 6 of 12

Association

Maintenance of exterior of unit including:

- Building repairs including repairs to outside walls and fascia wood;
 - Rear gutters;
 - Landscaping of common property (includes all items planted by association);
 - Roof repairs confined to exterior weather-related damages, including garage roofs; (interior damages are the homeowner's responsibility, even if caused by exterior damage);
 - Irrigation;
 - House numbers;
 - Painting of exterior at times as determined by the Board of Directors;
 - Walks and driveways.
4. In the event of extraordinary exterior repairs which are normally the responsibility of the unit owner, the cost of such repairs may be reimbursed up to 50%, by the HOA. This payment shall be limited to a maximum of \$400.00 upon presentation of a paid bill and after review and approval by the Moorings Board of Directors.

THE MOORINGS OF ABERDEEN
Rules and Regulations
Reviewed & accepted February 9th, 2015
page 7 of 12

Damage Control

1. Unit owners will be responsible for damages caused by workers employed by them. Any contracted workers must be bonded and insured. Unit owners who contract for services will be subject to a special assessment for any damages to the exterior of the unit and/or common property.
2. No commercial vehicles, with the exception of those authorized by the HOA, may be parked on grass areas. Vehicles that are parked on the street may not obstruct the flow of traffic nor in any way create a traffic hazard.
3. Owners must leave a key to their unit with a local resident. An emergency contact form and notice of who holds the key must be filed with the Management Company. This information will be provided to the HOA in the event of an emergency creating the need to enter the unit.

Hurricane/Storm Preparations

1. Owners who plan to purchase storm shutters must submit plans and receive ARB approval in advance. (Guidelines on types of shutters that may be approved are available from the chair of the Moorings' Architectural Review Committee.)
2. In advance of a hurricane, owners must prepare their property as follows:
 - all flower pots and plant containers must be stored inside;
 - absolutely no furniture is to be left outdoors;
 - gas tanks should be disconnected and gas tanks should be emptied; place grill indoors;
 - remove all decorative items from exterior doors and walls.
3. If storm warnings are posted and you have not removed potential missiles, the HOA may dispose of items or charge you for removal and storage fees.
4. Hurricane shutters may not be put in place until a hurricane watch is announced (a hurricane or hurricane-related hazard which is a possible threat within 36 hours). They may remain in place no more than five (5) days after the storm passes or the watch is cancelled. (This is a rule of the Aberdeen Master POA and homeowners are subject to a fine if they violate this rule.)
5. No permanent generators may be installed. During a power failure, a portable generator may be used on resident's lot, and after power is restored, it must be stored indoors.

Outside Displays and Equipment

1. Barbeque grills with dark covers are permitted on exterior rear patios, subject to temporary removal due to weather-related emergencies. All chair, tables and lounges must be placed inside the unit should the homeowner be away for any extended time or when a hurricane-watch is announced. In no event shall outdoor furniture be placed on the grass. All outdoor furniture must be placed on a patio. Outside storage units are forbidden.
2. Satellite antenna dish systems not exceeding eighteen inches in diameter may be installed in the courtyard area of the residence with the approval of the ARC. Specific rules about installation of satellite dishes are available upon application to the Moorings' ARC committee and must be followed.
3. No signs shall be placed upon any lot, and no signs that are visible from the exterior of any unit shall be placed in or upon any unit.

Pets

Owners may keep as pets, a dog, a cat, a bird, or tropical fish, provided that no more than ONE PET per lot shall be permitted, with the exception of tropical fish. No pet that weighs in excess of 20 pounds shall be permitted. All dogs must be on a leash, or carried when on the property, and it shall be the pet owner's responsibility to remove pet waste. The Board has the authority to order the removal of any pet considered to be aggressive or a nuisance (C&R, article 9.1.4).

THE MOORINGS OF ABERDEEN
Rules and Regulations
Reviewed & accepted February 9th, 2015
page 9 of 12

Compliance & Infractions (C&R, article 6.7)

The Florida Statute 720.305 allows an HOA to impose fines for non-compliance. The Board may act upon an infringement to the Rules and Regulations or at the request of a Moorings homeowner, according to the following process. (Please note, the term 'Manager' designates our Management Company.) If the homeowner, occupant, tenant, guest or invitee fails to comply with any provision of the declaration, the Association bylaws or reasonable rules of the Association, a fine may be levied for each day of a continuing violation, up to the maximum allowable under the FL Statute.

Compliance Review Committee

The Board shall appoint a Compliance Review Committee composed of at least three (3) owners who are not officers, directors or employees of the Association, or relatives of same. This is required by FS 720.305(2)(b) .

1. Infractions & the Fine Schedule

Upon adoption of the process and, thereafter, whenever there is a revision in the List of Infractions, the Fine Schedule, or governance of the process (per FL Statute 720), the Board shall distribute to all homeowners a copy of the Revised List of Infractions, Fine Schedule, and/or amendment to the Rules & Regulations.

2. Notice Procedure

- Once advised by a parcel owner or Compliance Review Committee, upon request by the Board, the Manager will send a written notice to the homeowner, with a description of the violation, the authority in governing documents to cite the issue as a violation, and a time frame for correction. A reasonable time frame shall be established for various violations.
- If the violation is not corrected within the required timeframe, the Manager will notify the homeowner in writing via a **Certified letter - Return receipt (postage charged to homeowner)** that the violation still exists and **allow a 3-day time frame to comply**. The final notice letter shall be a warning that a fine will be levied, the amount of the fine, and other expenses for non-compliance which may apply.

3. Fine Procedure

If the violation is not resolved:

- The Manager shall notify the homeowner of the intent to recommend that a fine be levied, state the reason/violation and the amount of the fine.
- The Manager shall notify the Compliance Review Committee and schedule a hearing with not less than 14 days notice. However, an agreement for an alternate time may be scheduled if not convenient with the homeowner.
- If the homeowner responds and requests a hearing within the 14 days, a hearing shall be scheduled with the Compliance Review Committee. (1) The Manager will present the case first; (2) the homeowner will follow with the case for appeal; (3) a question & answer session by the committee will follow; (4) once all parties have presented their case, answered all questions, the manager and homeowner will leave; (5) the committee will then be allowed to discuss and render their decision; (6) once the decision is made, the Committee Chair will immediately notify the Manager who will in turn notify the homeowner of the Committee's decision; (7) the Compliance Review Committee shall keep clear, concise minutes.
- If the homeowner DOES NOT RESPOND or DOES NOT REQUEST A HEARING, the fine will automatically be applied to the account.

4. Collecting a fine

- The Compliance Review Committee shall advise the Board of its decision.
- After the fine is ratified by the Compliance Review Committee, the Manager will send the homeowner the response and invoice. Should the fine amount not be paid, a money judgement in court may be obtained, including reimbursement for legal fees and court costs.
- If a homeowner, tenant, guest or invitee is delinquent in paying the fine or in respecting the Association's Notice for compliance to bylaws, rules and regulations or Covenants, the Board may suspend the right of a homeowner, tenant, guest or invitee, to use the common areas and facilities.
- Fines totalling less than \$1,000 cannot become a lien against a property.

THE MOORINGS OF ABERDEEN
 Rules and Regulations
 Reviewed & accepted February 9th, 2015
 page 11 of 12

Fine Schedule:

Degree of Violation (Lowest 1-5 Highest)	VIOLATION DESCRIPTION
2	Ornamentation on lawn or flower beds
2	Ornamentation on atrium wall
2	Vegetation overgrowth in atrium
2	Use of storage containers outside of the unit
2	Front gutters in disrepair
3	Spotlights without working motion sensor
3	Mailbox in disrepair
3	More than 2 vehicles per unit
3	Parking violations on the grass
4	Garage light above unit number, not working
5	Garbage cans kept in atrium
5	Garbage cans without lids
5	Garbage bags without cans & lids
5	Refuse out prior to 7:00 p.m. day before collection
5	Pets off-leash
5	Failure to clean-up pet waste
5	More than 1 pet

Fine Schedule

Degree of Violation	Daily Fine (Maximum of \$1,000 per type of violation)
1	\$10.00 per day
2	\$25.00 per day
3	\$50.00 per day
4	\$75.00 per day
5	\$100.00 per day

Monthly Maintenance Payments

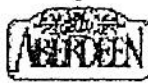
Monthly maintenance payments must be received by the management company by the 10th of the month.

To address the Board

Except for meetings between the Board and its Attorney, with respect to proposed or pending litigation, where the contents of the discussion would otherwise be governed by attorney-client privilege, all meetings of the Board are open to all members and members have the right to attend all meetings of the Board. Members have the right to speak at such meetings with reference to all designated items. This also applies to meetings of any committee when a final decision will be made regarding the expenditure of association funds and to meetings of any Committee vested with the power to approve or disapprove architectural decision with respect to a specific parcel of residential property owned by a member of the community. (Florida Statutes & Constitution, 720.303)

1. Any resident who wishes to address the Board at its workshop may contact the President of the Board, in advance, of the meeting and ask that a topic be put on the agenda.
2. At the end of each Board Workshop and General meeting, the President will call on anyone wishing to speak.

Nothing contained herein is deemed to conflict with published POA Rules and Regulations, Covenants or FL Statutes. POA Rules and Regulations have priority over Moorings Rules and Regulations.



ABERDEEN EAST CLUBHOUSE RULES

- To insure Homeowners enjoyment of all Clubhouse Facilities, ALL persons using the Facilities shall conduct themselves in a courteous manner with due regard for the rights of others to use and enjoy the facilities.
- The Clubhouse Director will post supplemental Rules as they are approved. All Residents, Renters and Guests are responsible for reading and abiding by those supplemental Rules.
- Owners who lease their Homes must relinquish ALL Clubhouse privileges during the term of the lease.
- Homeowners and Renters are responsible for damages that they have caused to the Clubhouse premises or contents.
- The clubhouse is open to all residents daily with the exception of Tuesday. The small card room may be used for meetings during the hours of 8am to noon and from 4pm to 6pm. Spontaneous cards and games may be played in the clubhouse and card room from noon to 4pm and after 6pm. Duplicate bridge is held in the clubhouse on Tuesdays.
- Game playing (cards, Mah Jong, etc) is restricted to Homeowners and Renters and one guest. Guests may participate in such activities provided that the Owner or Renter is a participant in the activity.
- Manual CARD SHUFFLERS are permitted in the main Clubhouse room. Automatic CARD SHUFFLERS are permitted in the small Card Room ONLY.
- Signs cannot be erected or posted in or on Clubhouse facilities without the approval of the Clubhouse Director. Advertising leaflets, papers or written matter cannot be distributed in the Clubhouse facilities without the consent of the Clubhouse Director.
- BARE FEET OR BATHING ATTIRE IS NOT ALLOWED IN THE CLUBHOUSE OR THE BALLROOM. When a Pool Event is held, then bathing suit cover-ups will be permitted.
- Clubhouse and Ballroom Evening Event/Show Dress Code - Men: No Shorts, Collared shirts only. Women: No shorts. Exceptions will be made for approved club themed events.
- SMOKING IS NOT ALLOWED IN THE CLUBHOUSE OR BALLROOM.
- Alcoholic beverages are allowed for BYOB parties ONLY. All alcohol must be removed at the conclusion of the party.
- Clubs/organizations who sign out ballroom keys must return them by the next business day.
- Owners who give their Clubhouse keys or card to a Non-Resident to use are subject to suspension of Clubhouse facility privileges.
- Noncompliance with the Clubhouse Rules and Regulations may result in the suspension of Clubhouse privileges.
- Suspension of Clubhouse facility privileges for a Homeowner or Renter may be authorized by The Villages of the East Aberdeen Committee.
- THE POKER TABLES ARE TO BE USED FOR CARDS ONLY. NOTHING ELSE I.E. FOOD, POCKET BOOKS, ETC MAY BE PUT ON THEM.
- Do NOT place food or beverages on the upholstered chairs. Use snack tables ONLY.
- You are requested to return snack tables, trash, etc. when you are finished using them.
- If something is spilled on the chairs or carpeting, please notify the Clubhouse Director as soon as possible.