SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS GENERAL

These Rules and Regulations are designed for the mutual benefit of all Owners. All Rules and Regulations shall apply to and be binding upon all Owners. Notwithstanding the foregoing, the Rules and Regulations shall not apply to Declarant or Declarant's agents, employees or subcontractors or to Lots or Homes owned by Declarant until they are conveyed to Owners.

- 1. Responsibility. With respect to compliance with the Rules and Regulations, an Owner shall be held responsible for the actions of his family members, guests, invitees, tenants, contractors and other persons for whom he is responsible, as well as for the actions of persons over whom he exercises control and supervision.
- 2. Observance of Laws. All applicable laws, zoning ordinances and regulations of all governmental bodies having jurisdiction shall be observed. Violations of laws, orders, rules, regulations or requirements of any governmental agency having jurisdiction relating to the Association Property or any Lot or Home shall be corrected by, and at the sole expense of, the responsible Owner and, as appropriate, the violator.
- 3. Improper Use. No improper, hazardous or unlawful use shall be made of the Association Property or any Home or Lot.
- 4. Nuisance. No obnoxious activity shall be carried on at any Home or Lot or in or about any portion of the Community. Nothing shall be done which may be an unreasonable annoyance or a nuisance to any other Owner or which interferes with the peaceful possession or proper use of the Homes or the surrounding areas. Nothing shall be done within the Association Property or any Home or Lot which tends to cause embarrassment, discomfort or unreasonable annoyance or nuisance to any Owner or his family members, guests, invitees and tenants using any portion of the Community.
- 5. Disturbance. No loud noises or noxious odors shall be permitted. None of the following shall be located, used or placed on any Lot or inside any Home, or exposed to other Owners without the prior written approval of the Board of Directors (the "Board"): (a) horns, whistles, bells or other sound devices (other than security devices used exclusively for security purposes); (b) noisy vehicles or off-road motor vehicles; or (c) any items which may unreasonably interfere with television or radio reception. Owners shall not operate radios, televisions, musical instruments or any other noise producing items at times or at volume levels which shall disturb others.
- 6. Violations. Violations of any Rule or Regulation shall subject the responsible Owner and/or violator to any and all remedies available to the Association pursuant to the Declaration of Covenants, Restrictions and Easements for Saturnia Isles (the "Declaration") or the Rules and Regulations. All violations of any of the Rules and Regulations should be reported immediately to the Board or its designees. Violations shall be called to the attention of the responsible Owner(s) and, as appropriate, the violator(s) by the Board or its designees in writing. Disagreements concerning violations shall be presented to and be ruled upon by the Board in accordance with the Declaration.
- 7. Enforcement. Failure of an Owner to comply with any Rule or Regulation adopted by the Association shall be grounds for action which may include an action to recover sums due for damages, injunctive relief or any combination thereof. In any actions, the Association shall be entitled to recover any and all court costs incurred by it, together with reasonable attorney's fees, against the responsible Owner(s) and, as appropriate, any violator(s). In addition, and in the sole discretion of the Board, fines may be imposed upon an Owner for failure to comply with any Rule or Regulation. Procedures for the impositions of fines are spelled out in the Declaration.
- 8. Revocation. Any waivers of the Rules and Regulations and/or consents or approvals in violation of the Rules and Regulations given by the Board shall be revocable at any time and shall not be considered as a waiver, consent or approval of identical or similar situations unless set forth in writing by the Board.
- 9. No Amendment. The Rules and Regulations contained in this document do not amend any provision of the Declaration. In the event of conflict between the two, the provisions of the Declaration shall prevail.
- 10. Further Amendment. The Board reserves the right to amend, clarify or alter these Rules and Regulations at any time.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS ADDITIONS AND ALTERATIONS

As provided in the Declaration, no Owner shall make any improvement, addition or alteration to his Lot or the exterior of his Home without the prior written approval of the Architectural Control Committee ("ACC"). All requests for ACC approval of any Improvement (as defined below) must be on the form designated for this purpose by and available from the Association. No changes shall be commenced until such time as the Owner is in receipt of written approval from the ACC.

ARCHITECTURAL CONTROL COMMITTEE ("ACC"):

All exterior improvements, additions, modifications, decorations or alterations to the Lot or Home (the "Improvement") shall be reviewed by and have written approval given by the ACC. The ACC shall require the submission of plans and specifications showing the materials, color, structure, dimensions and location of the proposed Improvement in sufficient detail to assure compliance with any criteria established for approvals. Submissions should also be accompanied by justification or reasoning for the Improvement. Notwithstanding any criteria established, the ACC shall in its discretion determine whether the Improvement shall be in harmony with or detrimental to the appearance of the Community. The ACC shall approve or disapprove the request within 45 days from receipt of all requested submission plans and materials. In the event the ACC fails to approve or disapprove a request in writing within 45 days of receipt, unless a request is specifically deferred, the request shall automatically be deemed disapproved. The ACC shall employ the following minimum criteria for approval or rejection of requests:

- (i) Uniformity of type and design in relation to similar improvements.
- (ii) Comparability of quality of materials as used in existing improvements.
- (iii) Uniformity with respect to color, size and location.
- (iv) Consistency with municipal requirements.

If approved by the ACC, all construction shall be subject to the Rules and Regulations and any applicable governmental laws, statutes, ordinances, rules and regulations, including obtaining all proper permits.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS ADDITIONAL GUIDELINES FOR ADDITIONS AND ALTERATIONS

Without limiting the generality of the criteria included on Page 2 of these Rules and Regulations and without curtailing the right of the ACC or the Board in rejecting certain requests or employing judgment in evaluating requests, the following guidelines shall be considered when evaluating requests for Improvements. Note that, even in the event of strict compliance with the following guidelines, prior approval from the ACC shall be required for each and every of the following items:

- Painting. The painting, staining or varnishing of the exterior of the Home, including doors and garage doors, may be approved only if the colors and style are consistent with existing improvements. Declarant's original paint color schemes provided to its original purchasers shall be the basis for determining consistency with existing improvements.
- 2. Metal or Aluminum Roofs. Metal or aluminum roofs shall not be permitted.
- 3. Temporary Structures. No tents, trailers, shacks, utility sheds or other temporary buildings or structures shall be constructed or otherwise placed on a Lot.
- 4. Antennae. No antennae, microwave receiving devices, aerials or ham radios shall be placed or erected on any Lot, within any Home or upon any other portion of the Community, except to the extent applicable law requires the Association to permit any such device, in which case such improvement shall be subject to all of the other requirements of the Declaration, the Rules and Regulations and the ACC to the maximum extent permitted by law. Satellite dishes may be approved if reasonable in size (such as 18" diameter), location and effectiveness with respect to concealing their appearance from adjacent lots and rights of way.
- 5. Driveways. Approval for the widening of driveways may be considered if the width shall be no wider than the outside width of the garage. Approval for the refinishing of driveways with brick pavers may be approved only if the colors and textures are consistent with existing improvements and the Home Owner assumes the responsibility for continued maintenance. Declarant's original brick paver schemes provided to its original purchasers (on either an optional or standard basis) shall be the basis for determining consistency with existing improvements.
- 6. Awnings. An Owner shall not install any awnings attached to his Home.
- 7. Lighting Fixtures. Approval may be given for lighting fixtures (e.g. coach lights and entry chandeliers), subject to limited wattage, fixture sizes which are to scale with others in Community and fixture styles which are consistent with others in the Community.
- 8. Above Ground Swimming Pools. Above ground swimming pools shall not be permitted.
- 9. Exterior Lighting. Except for seasonal decorative lights, which may be displayed between Thanksgiving and January 31 only, all exterior lights must be approved by the ACC.
- 10. Play Equipment. Permanently installed play equipment may be approved which is of a common playground type designed for children. No equipment shall be permitted within lake maintenance, utility, drainage or access easements, except basketball hoops in the driveway areas. All basketball hoops and backboards in front yard areas shall be permitted on a pole in the driveway only at a location which is no closer than midway between the garage door and the front property line.
- 11. Conversions of Garages. Conversions of garages to air conditioned space shall not be permitted.
- 12. Mailboxes. Replacement of the mailboxes installed by Declarant must be submitted for approval. Any replacements must be in conformance to the mailboxes originally installed by Declarant for its original purchasers.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS ADDITIONAL GUIDELINES FOR ADDITIONS AND ALTERATIONS - SCREEN ENCLOSURES

Without limiting the generality of the criteria included on Page 2 of these Rules and Regulations and without curtailing the right of the ACC or the Board in rejecting certain requests or employing judgment in evaluating requests, the following guidelines shall be considered when evaluating requests for screen enclosures. Note that, even in the event of strict compliance with the following guidelines, prior approval from the ACC shall be required for each and every screen enclosure installation:

- 1. Approval for screen enclosures shall be limited to aluminum frame structures which are either bronze or white.
- 2. Approval for screen enclosures shall be limited to screen meshes on the enclosure which are a standard dark color (e.g. charcoal, bronze or black).
- 3. Kick plates may be approved which are no taller than 24" above the patio deck.
- 4. Obscure screen materials shall be prohibited.
- 5. No enclosures shall be permitted at the front entries.
- 6. No aluminum or flat roofing material shall be permitted. Either the existing roof line may be extended or a screen enclosure may be installed if approved by the ACC. The composition of all pitched roofs shall be of double roll hacienda cement roof tile.
- 7. Screen enclosures must maintain the following setbacks, assuming drainage easements and other easements do not exist and assuming that the enclosure is built with a screen roof rather than a solid roof:

		Single	Zero
		Family	Lot Line
a.	Side yard setback from property line - non-comer Lots (zero lot line side)	n/a	0,
b.	Side yard setback from property line - non-corner Lots (non-zero lot line side)	7.5'	10' *
Ç.	Side yard setback from property line - corner Lots	15'	15'
d.	Rear yard setback from property line - interior Lots	7.5'	2' *
e.	Rear yard setback from property line - Lake Lots and Canal Lots	0,	0'
f.	Rear year setback from proprety line - 50' buffer Lots	0'	0,

* The Palm Beach County Land Development Code provides for lesser setbacks than indicated in this chart. The Rules and Regulations promulgated herein provide for more restrictive setback standards in order to provide for superior drainage conditions.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS ADDITIONAL GUIDELINES FOR ADDITIONS AND ALTERATIONS - FENCES

Without limiting the generality of the criteria included on Page 2 of these Rules and Regulations and without curtailing the right of the ACC or the Board in rejecting certain requests or employing judgment in evaluating requests, the following guidelines shall be considered when evaluating requests for fences. Note that, even in the event of strict compliance with the following guidelines, prior approval from the ACC shall be required for each and every fence installation:

- 1. Only certain styles of aluminum rail or PVC fences shall be approved.
- 2. No style of wood or chain link fence shall be approved.
- 3. No fence shall be approved or installed which encroaches into Association Property or other Lots.
- 4. No fence shall be approved which is not set back a minimum of 10' back from the front wall of the homes and at least 5' back from the sidewalk where applicable. No fences shall be attached to a neighbor's house. In considering requests for fence installations, the following may be taken into consideration: locations of air conditioning units; locations of garage access doors; and positions of adjacent homes.
- 5. No fence shall be approved which extends in front of the front corner of a neighbor's Home where the two Homes are immediately adjacent to each other and where both Homes face the same direction.
- 6. For aluminum rail fences, the height shall be 5'. However, if the fence serves as a pool barrier and County requirements provide for a minimum height of the fence in excess of 5', then the height of the fence shall be the minimum height required by Country requirements. The pickets shall not be spaced closer than 3" on center and shall be no thicker than 1".
- 7. For fences installed on corner Lots whose rear property line is common with the adjacent Lot's side property line and/or whose side property line is adjacent to or visible from a road, a landscape hedge must be installed on the outer side of the fence within the Lot to provide screening. No fences shall be permitted on corner Lots which cross a utility easement.
- 8. No fence shall be approved which does not provide access to the Owner's neighbor for maintenance of the neighbor's zero lot line wall and roof overhang, if applicable.
- 9. For Lake Lots, only aluminum rail fences shall be approved.
- 10. For Lots with drainage easements, the approval and execution of fence removal agreements Palm Beach County Utilities and with the Association may be required.
- 11. Any fence which crosses a utility easement may require approval in writing by all utility companies occupying the easement.
- 12. For any fence, if approved, the Owner shall assume the responsibility to maintain the fence, including trimming any grass or other plants from the fence.
- 13. For any fence, if approved, the Owner shall be responsible for the costs associated with any required removal, repair and/or replacement if that fence is erected on or adjacent to a lot line common with a Lot where the house is not yet under construction or, if under construction, not yet closed to the new Owner.
- 14. For any fence, if approved, the Owner shall be responsible to meet all County requirements and criteria including, but not limited to, proper permitting and surveying.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS MAINTENANCE AND APPEARANCE OF HOMES

- General. Each Owner shall keep and maintain his Home and Lot in good order, condition and repair, and shall
 perform promptly all maintenance and repair work within his Home and Lot which, if omitted, would adversely
 affect the Community, other Owners or the Association. Maintenance obligations are more fully defined in the
 Declaration.
- 2. Personal Property. The personal property of an Owner shall be stored inside his Home or garage and not be visible to surrounding neighbors or from Association Property.
- 3. Hurricane Season. Each Owner who plans to be absent from his Home during the hurricane season shall prepare his Home and Lot prior to departure by removing all furniture, potted plants and other movable objects, if any, from the covered patio or screen enclosure area and from the outside of the Home. The Owner shall also designate a responsible person or individual satisfactory to the Association to care for the Home and Lot should it suffer hurricane damage.
- 4. Hurricane Shutters. No hurricane shutters shall cover window or door openings except during periods of a hurricane watch or hurricane warning that impacts the Community. In that regard, an Owner shall not be allowed to leave shutters attached to his Home during periods during which the Owner is away from his Home. If an Owner installs shutters on his Home during a hurricane watch or hurricane warning and immediately thereupon leaves his Home during the hurricane watch or hurricane warning, that Owner must either a) immediately return to his Home at the lifting of the hurricane watch or hurricane warning and remove the shutters from the Home or b) make arrangements for another individual to remove the shutters from his Home immediately upon the lifting of the hurricane watch or hurricane warning. Accordion, roll-up and awning type shutters shall not be permitted on window or door openings which are surrounded by a stucco trim band or on the front elevation of a Home. The installation of hurricane shutters, other than those provided by Declarant, if applicable, shall require ACC approval.
- 5. Window Decor. Window treatments (drapery, blinds, decorative panels or other tasteful window coverings) are permitted. No newspaper, aluminum foil, sheets or other temporary window treatments are permitted, except for periods not exceeding two (2) weeks after an Owner first moves into a Home, or when permanent window treatments are being cleaned or repaired.
- 6. Landscape Material. No trees, shrubbery or landscaping shall be removed from Lots without prior written consent of the ACC. No additional trees, shrubbery or landscaping are permitted to be planted on the property without the prior written consent of the ACC. All hedges shall follow the fence setbacks and height limits established for fences.
- 7. Alteration of Drainage. No sod, top soil, fill or muck shall be removed from or added to Lots without prior written consent of the ACC. No change in the condition of the soil or the level of land shall be made which would result in any permanent change in the flow or drainage of surface water within the Community or on the Lot.
- 8. Outdoor Furniture. Outdoor furniture shall be permitted only in the rear yard of a Lot, provided the Owner assumes the responsibility for maintenance, including the control of mildew, rust, wood rot and deterioration of equipment components.
- 9. Air Drying. No linens, cloths, clothing, curtains, rugs, mops, laundry of any kind or other articles shall be hung, dried or aired from any window, door, fence or balcony in such a way as to be visible to any other Owner. Clotheslines may be approved if reasonable in size, style, location and effectiveness with respect to appearance from adjacent lots and rights of way.
- 10.Basketball Hoops. Temporary or mobile basketball hoops shall be permitted provided that they are located such that the base and rim are entirely within the Lot and not in the right-of-way bounding the Lot.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS TRASH AND OTHER MATERIALS

- No rubbish, trash, garbage, refuse, tree limbs, grass clippings, hedge trimmings or other waste material ("Trash") shall be kept or permitted on the Lots or Association Property except in sanitary self-locking containers located in appropriate areas. For curbside pick-up, Trash shall be placed in sanitary self-locking containers.
- 2. Trash that is required to be placed at the front of a Lot in order to be collected may be placed and kept at the curb after 5:00 p.m. on the day before the scheduled day of collection, but not sooner. Any trash containers shall be removed after pick-up on the day of collection.
- 3. No odors shall be permitted to arise from trash containers so as to render any portion of the Community unsanitary, offensive or a nuisance to any Owners, to the Association Property or to any other property in the vicinity.
- 4. No stripped-down vehicles, lumber or other building materials, grass, tree clippings, metals, scrap, automobile pieces or parts, refuse or Trash shall be stored or allowed to accumulate on any portion of the Community.
- 5. Each Owner shall regularly pick up all Trash around his Home and Lot.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS PARKING AND VEHICULAR RESTRICTIONS

- 1. Parking shall be permitted only on driveways and inside garages. No overnight parking on the streets or swales is permitted.
- 2. If parked on driveways, vehicles shall not obstruct traffic on the streets.
- 3. Only vehicles belonging to authorized persons actively using the Recreation Tract are permitted to be parked in the Recreation Tract parking spaces. The parking spaces in the Recreation Tract shall not be utilized for parking other than during periods of use of the Recreation Tract by the vehicle's owner.
- 4. No vehicle or other possessions belonging to an Owner or to an Owner's family member, guest, invitee or tenant shall be positioned in such a manner as to impede or prevent ready ingress or egress to another Owner's driveway.
- 5. Overnight parking of boats shall only be allowed from 6:00 p.m. on Friday evenings until 8:00 a.m. on Monday mornings (or until 8:00 a.m. on Tuesday mornings if the preceding Monday is a national holiday). At all other times, no overnight parking of boats is allowed unless within the garage of the Home and with the garage door closed.
- 6. No overnight parking of commercial vehicles is allowed unless within the garage of the Home and with the garage door closed. Trailers, motor homes and recreational vehicles shall not be parked in the Community.
- 7. No repairs of vehicles shall be made within the Community unless the repairs take less than twenty-four hours. The only exceptions to the preceding shall be: (a) emergency repairs; and (b) repairs made within the garage of the Home and with the garage door closed.
- 8. Disposal of drained automotive fluids is not allowed within the Community.
- 9. All vehicles shall be kept in proper operating condition so as not to be a hazard or a nulsance by noise, exhaust emission, appearance or otherwise.
- 10. No Owner shall keep any vehicle on the Lot which is deemed to be a nuisance by the Board.
- 11. No Owner shall perform restorations of any motor vehicle, boat or other vehicle within the Community unless made within the garage of the Home and with the garage door closed.
- 12. Car washing shall be permitted only on an Owner's driveway.
- 13. Owners shall maintain a current registration and all required insurance coverages for all vehicles parked within the Community.
- 14. The operation of golf carts, motorized scooters, go-carts and other non-licensed or non-registered vehicles shall be prohibited in the Community except when used for the transportation of disabled persons.
- 15. Vehicles which cannot operate under their own power and/or which remain within the Community for more than seventy-two hours shall be towed at the Owner's expense, unless parked on the Owner's driveway or inside the Owner's garage.
- 16. The Board shall make a reasonable attempt to give notice to the owners of offending vehicles. If such vehicle is not removed or if the violation is not corrected, the Board may have the offending vehicle towed at the expense and risk of the owner of the vehicle.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS ANIMALS AND PETS

- Ordinary house pets are permitted subject to the guidelines contained herein. Ordinary house pets shall include dogs (except pit bulls), cats, caged domesticated birds, hamsters, gerbils, guinea pigs, aquarium fish, small snapping turtles and tortoises, domesticated rabbits and pets normally maintained in a terrarium or aquarium. The Board may determine, in its discretion, a maximum number of pets per household, not to be less than three.
- 2. Notwithstanding the foregoing, breeding of any animals or pets, including ordinary house pets, or any other keeping of pets for any commercial purpose whatsoever within the Community is prohibited.
- 3. Unusual pets shall not be kept, raised, bred or maintained on any portion of the Community, including the Home, Lot and Association Property. Unusual pets shall include, by way of example and not limitation, those animals not generally maintained as pets, such as poultry, livestock, horses, large reptiles, anthropoids, felines other than cats, canines other than dogs, rodents, birds and other creatures other than those listed in item 1 above, or not maintained in a terrarium or aquarium. Pit bills are also classified as an unusual pet and are, therefore, prohibited.
- 4. Pet owners are responsible for any property damage, personal injury or disturbance which their pet may cause or inflict. Each Owner who determines to keep a pet agrees to indemnify the Association and hold the Association harmless against any loss or liability of any kind or character whatsoever arising from or growing out of his having any animal in the Community.
- 5. Pets shall not be left unattended outside the Home. No pet shall be kept tied up outside of a Home or in any covered or screened porch or patio, unless someone is present in the Home.
- 6. All dogs and cats shall be walked on a leash and in full control by their owners at all times. Any pet shall be carried or kept on a leash when outside of a Home or outside of a fenced-in area.
- 7. Any solid animal waste shall be immediately picked up and removed and shall not be deposited on or within the Association Property.
- 8. All pets shall have and display, as appropriate, evidence of all required registrations and inoculations and the name and address of its owners.
- 9. Every female animal, while in heat, shall be kept confined in the Home by its owner in such a manner that she shall not be in contact with another animal nor create a nuisance by attracting other animals.
- 10. If any pet becomes obnoxious to the Owners by barking or otherwise, the owner of the pet shall cause the problem to be corrected. If the problem is not corrected, then the Owner, upon written notice from the Association, shall be required to dispose of the animal.
- 11. No Owner shall inflict or cause cruelty upon or in connection with any pet.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS USE AND ENJOYMENT OF LAKES

- Owners, or the family members, guests, invitees and tenants of Owners, shall be permitted to fish in the lakes. An Owner shall only access the lakes for fishing from the lake maintenance easement area or lake maintenance access easement area which immediately abuts his Lot if the Owner's Lot is a Lake Lot. If the Owner's Lot is not a Lake Lot, or if an Owner of a Lake Lot wishes to access a different lake or another area of the same lake, then access to the lake for fishing shall be exclusively from a lake maintenance access easement area abutting Association Property. Notwithstanding the preceding, an Owner shall not be permitted to fish from any lake maintenance easement or lake bank area which immediately abuts another Owner's Lake Lot. If no portion of the lake maintenance access easement or lake maintenance easement abuts Association Property, Owners other than lake lot Owners whose lots abut the lakes shall not be permitted access to that lake. In addition, no Owner shall be permitted access to or to fish in any lake maintenance easement or lake bank area which immediately abuts a lake lot owned by another.
- 2. Lake Lot Owners, or the family members, guests, invitees and tenants of Lake Lot Owners, shall be permitted to operate non-motorized and electric watercraft in the lakes. No other persons shall be permitted to operate watercraft in the lakes. Notwithstanding the foregoing, a Lake Lot Owner shall only access the lakes from the lake maintenance easement area or lake maintenance access easement area which immediately abuts his Lot. The launching into and removal from a lake of any permitted non-motorized and electric watercraft by a Lake Lot Owner shall be limited to that Owner's Lake Lot. Watercraft shall be limited in size to 18'.
- 3. No removal or damage shall be caused to any littoral or wetlands plantings.
- 4. No planting, fencing or other improvements or additions to the grassed area surrounding the lake and outside the Lot is permitted.
- 5. No installation of sand or other materials intended to simulate a beach is permitted along the lake banks or within the lake maintenance easements or rear yards of Lake Lots.
- 6. Swimming and the operation of motorized water craft, other than electrically operated water craft, in the lakes are prohibited.
- 7. Water craft and trailers shall not be stored on the lake banks or in the easement areas. Only water craft which are permitted to be used within the lakes of the Community may be stored within the back yards of Lake Lots.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS LEASING OF HOMES

- 1. All leases shall provide that the right of the tenant to use and occupy the Home and the Association Property shall be subject and subordinate in all respects to the provisions of the Declaration and the Rules and Regulations.
- 2. All leases shall provide for a minimum lease term of seven months. No lease shall provide for an early lease termination which would reduce a lease term to a period of less than seven months except in the event of a default by the tenant.
- 3. The Owner of a leased Home shall be jointly and severally liable with his tenant for compliance with the Association Documents and the Rules and Regulations and to the Association to pay Assessments and/or any claim for injury or damage to persons or property caused by the acts or omissions of the tenant and/or those for whom the Owner is responsible.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS MISCELLANEOUS RULES AND REGULATIONS

- 1. Signs. No sign, display, poster, advertisement, notice or other lettering shall be exhibited, displayed, inscribed, painted or affixed to a Lot or Home or any element of the Association Property without the prior written approval of the Board. Without limiting the Board's authority to approve or disapprove any sign in accordance with the preceding sentence, the Board may approve any signs for the sale or renting of Homes if the size is not greater than 18" x 24". If approved, any such signs shall be limited to one sign per Home which shall be placed on a front window of the Home. Any such signs shall be approved in writing from the Board.
- 2. Chemicals. Owners shall not keep any flammable, combustible or explosive fluids, fuels, chemicals or substances in any Home, its adjacent yard area or within the Association Property, except for propane tanks associated with barbecue grills and except for those substances used for normal household or yard maintenance use. Any such propane tanks and household substances shall be maintained in accordance with the prescribed use and safety instructions but in no event shall they be stored on Association Property.
- 3. Solicitation. All door-to-door commercial solicitation is prohibited. Placing of materials in mailboxes or on or within any portion of the Homes or Lots is strictly prohibited unless express written permission is granted by the Board.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS GENERAL USE OF ASSOCIATION PROPERTY AND RECREATION TRACT

1. Responsibility:

- a. With respect to the use of Association Property, including the Recreation Tract, an Owner shall be held responsible for the actions and conduct of his family members, guests, invitees and tenants. Decorum, good conduct and safety shall be observed and shall be strictly enforced.
- b. Any damage to Association Property, including the Recreation Tract or equipment therein, which is caused by any Owner or family member, guest, invitee or tenant of the Owner shall be repaired or replaced at the expense of the Owner.
- c. The use of the Recreation Tract by persons other than an Owner or the family members, guests, invitees or tenants of the Owner is strictly prohibited and shall be at the risk of those involved and not, in any event, the risk of the Association or its manager.
- d. The Association shall not be responsible for any personal injury or any loss or damage to personal property at the Recreation Tract regardless of where such property is kept, checked, left or stored on the premises.

2. General Use Restrictions:

- a. The Recreation Tract shall be solely for the use of the Owners and their family members, guests, invitees and tenants, subject to the provisions of the Association Documents.
- b. Any use of the Recreation Tract, the Tennis Courts, the Clubhouse (or any portion thereof), or any other portion of Association Property for any private use shall be submitted for prior approval to the Board or its manager. For this purpose, "private use" shall include, by way of example but not limitation, any of the following: private lessons (such as tennis lessons or swimming lessons), group lessons, instructional classes, aerobics classes, weight training instruction, exercise classes (including karate or other martial arts classes), social meetings, fraternal meetings, political meetings, religious group meetings, parties, socials, barbecues, seminars, educational classes, computer training courses, and motivational speakers.
- c. Residents shall accompany their guests, invitees and tenants to the Recreation Tract.
- d. Pets shall not be permitted in the Recreation Tract.
- The walkways and entrances of the Recreation Tract and facilities shall not be obstructed or used for any purpose other than ingress and egress.

3. Cleanliness:

- a. It is prohibited to litter or cause debris to be put in any of the Association Property, including the Recreation Tract. Owners, their family members, guests, invitees and tenants shall cause to be removed or disposed of all rubbish, garbage, trash, refuse or other waste materials generated during their respective use within any recreational facilities or other Association Property.
- b. No personal articles shall be allowed to stand overnight in any of the Association Property.
- c. No garbage cans other than those provided by the Association, supplies, water bottles or other articles shall be placed or left within the Association Property, including the Recreation Tract.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS RULES FOR THE SWIMMING POOL AREA

1. Pool Area Use:

- a. THERE SHALL BE NO LIFEGUARD ON DUTY. ALL PERSONS USING THE POOL DO SO AT THEIR OWN RISK. The Association and its Board assume no responsibility for any accident or personal injury or for any loss or damage to personal property arising out of or in connection with the use of the pool and/or the pool area. Persons using the pool or pool area agree not to hold the Association or the Board liable for actions of any nature occurring within the pool or pool area.
- b. Pool hours are from Dawn to Dusk, but in no event later than 9:00 p.m. Outdoor recreation lights shall be turned off no later than 9:00 p.m. Prior to 8:00 a.m., the use of pool facilities shall be restricted to Owners only. No use prior to 8:00 a.m. shall be allowed which is deemed disruptive to the peaceful enjoyment of those residents living in close proximity to the pool area.
- c. All persons fourteen (14) years of age or younger shall be accompanied by an Owner or supervising adult over the age of twenty-one (21).
- d. Wheelchairs, strollers and child waist and arm flotation devices shall be permitted in the pool area. No rafts and similar flotation devices shall be permitted in the pool area.

2. Code of Conduct for the Pool Area:

- a. No nude swimming shall be allowed at any age. Children wearing diapers must wear rubber pants over the diapers while in the pool.
- b. No intoxicants shall be permitted in the pool area.
- c. No roller skates, skateboards, roller blades, bicycles, scooters, balls of any kind, scuba equipment, swimming fins and other play or exercise equipment shall be permitted in the pool area.
- d. No dunking, rough play, profane language, diving or jumping in the pool shall be permitted.
- e. No running, pushing, rough play or profane language in the pool area shall be permitted.
- f. No radios, tape or CD players or portable televisions shall be permitted in the pool area without the use of headphones.

3. Health and Safety Considerations:

- a. All users shall shower before entering the pool.
- b. No soaps or shampoos shall be used at the pool side shower.
- c. Persons wearing bandages or having colds, coughs, inflamed eyes, infections or open sores shall not use the pool.
- d. No glass containers or other breakable objects shall be permitted in the pool area.
- e. All belongings shall be removed when the user is leaving the pool area. The Association and its Board shall not be responsible for any belongings lost or stolen.
- f. All rubbish, garbage, trash, refuse or other waste materials shall be placed into containers around the pool area provided for this purpose or removed from the pool area.
- g. A three (3) foot walking area shall be maintained around the pool at all times. Additionally, walking areas around and through the pool area shall not otherwise be blocked.
- h. In accordance with health department regulations, no food, drink or animals are permitted in the pool or on the pool deck.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS RULES FOR THE SWIMMING POOL AREA (continued)

- 4. Use of pool furniture and equipment:
 - a. Pool furniture shall not be removed from the pool area.
 - b. Pool furniture shall not be reserved for anyone not in the pool area.
 - c. Pool furniture and equipment shall not be modified, altered or changed in any manner.
 - d. Towels shall be placed on pool furniture when in use.
- 5. Use of the pool area shall also be governed by all other applicable Rules and Regulations adopted by the Board, including but not limited to those concerning the "General Use of Association Property and Recreation Tract".

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS RULES FOR THE TENNIS COURTS

- PLAYERS SHALL PLAY AT THEIR OWN RISK.
- 2. Tennis Court Use:
 - a. The tennis courts are open for play from 8:00 a.m. to 10:00 p.m.
 - b. During morning hours (8:00 a.m. to 12:00 noon), players shall maintain low noise levels.
 - c. Private lessons shall not be given during prime playing hours (5:00 p.m. to 9:00 p.m.).
 - d. Play shall be limited to one and a half (1 1/2) hours for doubles play and one (1) hour for singles play. Play may continue providing no other players are waiting at the expiration of the preceding time limits.
- Specific Tennis Court Use Restrictions:
 - a. The tennis courts are restricted to the playing of tennis only.
 - No one shall be permitted on the tennis courts except those persons playing tennis.
 - c. Roller skates, skateboards, roller blades, bicycles, scooters, balls other than tennis balls and other play or exercise equipment shall be prohibited on the tennis courts.
 - d. Children fourteen (14) years of age and younger shall be accompanied by an adult and shall not disrupt the play of others.
 - e. No intoxicants or food shall be permitted on the tennis courts.
 - f. All belongings shall be removed from the tennis courts when play is complete. The Association and its Board shall not be responsible for belongings lost or stolen.
- 4. Code of Conduct for the Tennis Courts:
 - a. Boisterous or profane language shall be not used by players or spectators.
 - b. Walking behind the playing area while a point is being played shall be prohibited.
 - Entering or leaving a court shall only occur when the play of other players is between points.
 - d. Only proper tennis attire and shoes shall be worn. No swimsuits or bare chests shall be allowed. Only sneakers shall be worn on the tennis courts. Black soled sneakers shall not be permitted.
- 5. If a reservation schedule is maintained on a board at the tennis courts, the following shall apply:
 - a. Reservations for play shall not be made earlier than the day before the requested time.
 - b. Names of all players shall be posted with the requested time.
 - c. Players shall not reserve more than one time slot. Any duplicate reservations shall not be honored until all other players have played.
 - d. Unassigned court time may be signed up for by the same players on the same day.
 - e. Court time shall be forfeited if players do not show up within ten (10) minutes of the reserved time.
 - f. If the court loses playability during a reserved time, playing time shall not be extended if other players are waiting or have reservations.

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS RULES FOR THE TENNIS COURTS (continued)

- 6. There shall be a Tennis Committee consisting of residents who are familiar with the game of tennis. The Tennis Committee shall supervise the use of the court and bring all problems that may arise to the attention of the Board. All special events, lessons and planned activities shall be scheduled and approved in advanced through the Tennis Committee.
- 7. Use of the tennis courts shall also be governed by all other applicable Rules and Regulations adopted by the Board, including but not limited to those concerning the "General Use of Association Property and Recreation Tract".

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS RULES FOR THE CLUBHOUSE

1. Clubhouse Use:

- a. Clubhouse hours shall be as established by the Board from time to time. Time extensions for social or Community events may be granted at the discretion of the Board or, if applicable, the Clubhouse Committee. Activities outside the Clubhouse shall not be allowed after 9:00 p.m. without the prior approval of the Board.
- b. All persons fourteen (14) years of age and younger shall be accompanied by an Owner or supervising adult over the age of twenty-one (21).
- c. All belongings shall be removed from the Clubhouse when leaving. The Association and its Board shall not be responsible for belongings lost or stolen.
- d. No immoral, offensive or unlawful use shall be made of the Clubhouse. All laws and regulations of all applicable governmental entities shall be strictly observed.

Code of Conduct for the Clubhouse:

- a. No smoking in the Clubhouse or any rooms therein shall be allowed.
- b. Proper attire shall be worn in the Clubhouse.
- c. Bare feet, bare chests and swimsuits shall be prohibited throughout the Clubhouse, except in specifically designated areas.

3. Rules for Use of Exercise Room:

- a. All equipment shall be used at the risk of the person exercising.
- b. Children sixteen (16) years of age and younger shall not be permitted in the exercise room.
- c. Athletic shoes and shirts shall be worn at all times.
- d. As a courtesy to others, people exercising are requested to allow others to work in with them.
- e. A thirty (30) minute time limit shall apply on all cardio-vascular equipment when someone is waiting.
- f. Equipment shall be wiped down after usage. Accordingly, people exercising are requested to bring a towel to the exercise room for that purpose.

4. Renting of the Social Hall or Children's Play Room:

- a. Renting of any area of the Clubhouse facility by Owners for their private use, if permitted by the Board, shall be subject to availability and the payment of scheduled fees and deposits as may be determined by the Board.
- b. All reservations of any area of the Clubhouse facility by Owners must first be approved by the Board or, if applicable, the Social Director. If so approved, the Owner reserving such area(s) shall be required to execute the Association's form of rental agreement and to comply with all of the terms and conditions thereof.
- c. Any Owner or other authorized person reserving a portion of the Clubhouse facility shall have the care, custody and control of such portion of the Clubhouse facility during the period the facility is reserved and shall, therefore, be responsible for any and all costs for repairs and/or replacement to the Clubhouse facility, its furniture, equipment, accessories, appliances and the like which are damaged or destroyed for any reason while under their care, custody and control. In addition, any Owner or authorized person using a portion of the Clubhouse facility shall be responsible for the care and cleaning of the facility, including the kitchen. All furnishings and equipment shall be replaced to their previous locations, but in no event shall they be removed from the Clubhouse facility.

RULES FOR THE CLUBHOUSE (continued)

SATURNIA ISLES HOMEOWNERS ASSOCIATION, INC. INITIAL RULES AND REGULATIONS

- d. Owners wishing to reserve a portion of the Clubhouse must first contact the Association manager to request a date and time. A deposit shall be due and payable at the time of reservation, and a portion thereof shall be non-refundable, all as determined by the Board. The balance of the deposit shall be refunded only if there has been no damage, misuse or theft to the Clubhouse facility or its components, and if the Clubhouse facility is left clean. The amount of the required deposit and the non-refundable portion of the deposit may be established and amended by the Board at any time and from time to time.
- e. All community events and meetings shall supersede the use of all other events throughout the Clubhouse facility.
- 5. Equipment and supplies shall not be stored in any location other than as specifically approved in writing by the Board.
- No signs, notices or photos shall be posted on any of the walls or windows of the Clubhouse, other than on bulletin boards, if made available by the Association for that specific purpose. All postings must first be approved by the Board.
- Use of the Clubhouse shall also be governed by all other applicable Rules and Regulations adopted by the Board, including but not limited to those concerning the "General Use of Association Property and Recreation Tract".