

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

RULES AND REGULATIONS

May 9, 1996 Copyright 1996 all rights reserved

1. PROPERTY OWNER RESPONSIBILITIES

A. Responsibility for Compliance with the Choctaw Lake Rules & Regulations and compliance with the Zoning Resolution as enforced by Madison County and Somerford Township.

(1) Each property owner is responsible for his or her own compliance with these rules and regulations ("Rules") and the Zoning Resolution as enforced by Madison County and Somerford Township as well as ensuring that his or her family members, guests, and contractors comply with these Rules. The ultimate responsibility for the payment of any fines assessed for a violation of these Rules rests with the responsible property owner. Failure to pay fines within the time period provided may result in interest and late charges being assessed against the responsible property owner, and, ultimately, a lien being filed against any lot(s) owned by that property owner.

(2) As a condition of being issued a building permit, property owners shall have each general contractor hired to perform or supervise work, sign an agreement accepting responsibility for the contractor's and his employees' and subcontractors' compliance with these Rules and agreeing to pay any fines assessed against any of those persons.

(3) Vendors, suppliers and other persons conducting business at Choctaw Lake are likewise responsible for complying with these Rules and the payment of any fines levied hereunder. Such persons may be prohibited from entering any portion of the Choctaw Lake subdivision for so long as they fail to pay any fines imposed.

3. RULES AND REGULATIONS ENFORCEMENT POLICY

A. Notice of Rules Infraction:

A written warning or penalty citation, as the case may be, will be promptly delivered or mailed to the responsible property owner or offender by the Lake Manager or Patrol after the occurrence of the Rules violation.

B. Warnings:

A first-time violation of any of these Rules shall merit a warning to the offender, unless:

(1) A warning for an infraction of the same Rule has been given to the offender within the previous twelve (12) months;

(2) The offender has received a total of three (3) or more warnings and/or fines within the previous twelve (12) month period;

(3) In violating the Rule, the offender's conduct was so negligent, wanton or reckless that it threatened the health, safety or welfare of other persons or property; or

(4) These Rules expressly provide that no warning is to be given.

C. Payment of Fines:

(1) The full amount of the fine indicated on any penalty citation must be paid to the Lake Office within thirty (30) days of the issuance of the citation, unless the property owner files a written appeal with the Lake Manager within ten (10) days of the penalty citation's issuance. If the penalty citation is appealed, the property owner must appear in person at the next regularly scheduled meeting of the Board of Trustees, or deliver to the Lake Manager a written explanation of the basis of the appeal and the relevant facts, or the appeal shall be automatically dismissed and the fine considered to be final.

(2) If a penalty citation is not paid within thirty (30) days from the date of issuance or the date on which any appeal with respect to the citation is determined, whichever date is later, a late fee shall be added to the penalty citation; the amount of the late fee shall be fifty percent (50%) of the original penalty or \$25.00, whichever amount is greater.

(3) In addition, for any Rules violation that is continuing in nature, the Lake Manager may assess an additional fine up to \$100 for each week that the violation continues after the date the violation originally occurred.

D. Unspecified Fines:

(1) Wherever these Rules do not establish a specific level of fines, the fine shall be at least \$50.00 for the first violation and \$100.00 for each violation thereafter. Unless the Lake Manager, based on the severity of the circumstances, determines a greater fine should be imposed.

(2) Any violation of the Building Code, or Deed Restrictions, not otherwise covered by those documents are subject to a fine of up to \$100.00 per day for every day the violation continues to exist after the owner has been notified by the CLPOA Board and shall be collectible in the same manner as dues and assessments (Effective 20 Oct. 1994).

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

E. Elevated Fines:

The Board of Trustees or the Lake Manager may, within its sole discretion, impose a higher fine than the amount expressly provided herein for Rules violations whenever the Board determines:

- (1) that due to the offender's reckless, wanton or negligent behavior or other aggravated circumstances, the health, safety and welfare of other persons or property were placed in imminent danger; or
- (2) the offender or responsible property owner has within a short period of time repeatedly been cited for violations of any one or more of these Rules, thereby indicating that such person is engaged in a pattern of behavior at odds with that expected of property owners, their family members, guests and contractors.
- (3) If E (1) or (2) occurs in the operation of watercraft, in addition to elevated fine, the Lake Manager or Patrol may order the watercraft removed from the Lake. In such cases, the offender or responsible property owner must satisfy the Lake Manager that the problem has been abated and assure that it will not be repeated. The Lake Manager may require additional training or other remedial measures.

F. Suspension/Revocation of Building Permits:

The Board of Trustees may, at its discretion, suspend, revoke or further apply conditions to any building permit or issue a stop-work order for so long as there are any delinquent membership fees, assessments or fines due from the property owner or any contractor to the CLPOA.

5. PROPERTY TRANSFERS

A. Notice of Lot Transfers:

At least five (5) business days before any transfer of a lot(s) is to occur, property owners or their attorney or representative must notify the Lake Manager, in writing, of the lot(s) affected, the date on which the transfer is to occur, and the name(s), home and business telephone numbers of the transferee(s), and the name, mailing address and telephone number of any bank or other financial institution involved in the transaction.

B. Membership in the CLPOA Required:

Property owners are responsible for advising any perspective transferee that membership in the CLPOA is required and should be arranged immediately after closing on the transfer of the lot(s).

C. Payments Due Before Lot Transfers:

All unpaid membership dues, fees, assessments, fines, penalties, interest and other charges owing to the CLPOA and/or to Choctaw Utilities, Inc. must be paid prior to the transfer of the lot(s).

D. Ownership of Lots:

Lots may only be owned by one person; for purposes of this rule, "one person" means a natural person or a natural person and his or her spouse. Ownership of lots in any other form (for example, if the proposed owner is to be a partnership, joint venture, corporation, limited liability company or trust) must be approved in advance by the Board of Trustees.

7. BUILDING RULES

A. Construction Codes and Permit Fees:

A building code governing the construction, reconstruction, improvement and demolition of buildings, structures and other improvements on Choctaw Lake lots, including the amount of permit fees, has been enacted and is currently in effect. Property owners are advised to obtain a copy of the current building code and fee schedule from the Lake Office before commencing any such work.

B. House Numbers:

At a minimum, each dwelling shall have affixed to it numerals, in a contrasting color clearly visible from the roadway, indicating the street address. Property owners may place decorative or ODOT approved signs indicating the street address near the top of their driveways.

9. SIGNS

Exterior Sign & Banner Rules and Regulations.
(revised 8-3-15)

Size, Number, and Location.

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

1. A sign or banner is defined as a piece of paper, wood, metal, plastic, etc., with words or pictures on it that gives information about something.
2. Signs or banners may be one or two sided. Each sign or banner should be no larger than 6 square feet in area for a sign, or no larger than 20 square feet for a banner. The bottom of the sign or banner should be no higher than 3 feet above the ground.
3. All signs and banners shall be placed a minimum of ten feet from all lot lines and the road fronting the lot. Lakefront signs (i.e., for sale, for rent, open house, sold) shall also be placed a minimum of 10 feet from all lot lines. Banners cannot be placed at the lakefront.
4. No sign or banner shall be erected or displayed that obstructs or interferes with any CLPOA sign or traffic device. No sign or banner shall block egress to any other lot or any mailbox.
5. No sign or banner shall be illuminated either by internal or external means, unless permitted by the Lake Manager.
6. No signs or banners shall be placed upon Choctaw Lake right of way without Lake Manager's permission. No sign or banner can be affixed to any CLPOA sign or signpost.

A. Real Estate/For Sale Signs:

1. For Sale, For Rent and Sold signs shall be removed within ten days after the closing of the sale or lease transaction or the date the buyer is able to take possession of said property, whichever is less.
2. Open house signs may be displayed up to three days before the open house date. They are to be removed immediately following the event.
3. With the Lake Manager's prior approval, a minimum number of directional arrow signs may be placed along the CLPOA roadway right-of-way to direct the public to the open house. These signs can go up no earlier than the morning of the open house and must be removed immediately following the event.
4. Only one For Sale and Open House sign can be erected on a standard lot. Lakefront lots will be permitted to erect signs on both the lakefront and the road front. Corner lots will be permitted to erect signs on each side of the lot facing the street. A corner lot on the water will be permitted to erect the signs on each side of the lot facing the street as well as at the lakefront.
5. If signs interfere or limit visibility, signs can be relocated at Lake Manager's discretion to an alternate location.

B. Contractors' Signs:

1. During periods of construction, remodeling, or demolition, a sign may be erected on the lot where the dwelling is located listing the name, address, phone number, and trade of the contractor or subcontractor involved.
2. Only one sign will be permitted per lot where the work is being performed.

C. Garage Sale Signs:

1. A garage sale sign may be erected only on the day of the garage sale in the yard of the property owner's sale. Sign should be removed at the conclusion of the sale. Any additional signage will need the Lake Manager's approval.

D. Decorative Signs:

1. Property owners may display up to four decorative signs per assessed lot. Signs can be erected in the yard or hung on a house or out building. Signs should be no larger than six square feet. Political, offensive, or discriminatory signs are not allowed. The Lake Manager's discretion shall apply to any interpretation of this rule.

E. Other signs:

1. One day event signs such as weddings, graduation parties, family picnics, etc. can be erected the morning of the event and are to be removed no later than 10 AM the following morning.
2. Banners announcing events such as births, graduations, etc. can be erected for no longer than ten days. Banner size should be no larger than 6 feet by 30 inches.
3. Signs supporting students and/or schools and their activities such as "A Proud Red Raider Football Player Lives Here." Can be displayed during the school year.

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

4. Security signs such as ADT or pet warning signs are permitted. These type of signs should be within twenty feet of the dwelling. They should be no larger than a 2ft by 2 ft. Any other warning signs can be placed at Lake Manager's discretion.
5. No other signs or banners of any kind, whatsoever, except for signs indicating the name of the lot owner or property address, shall be erected or displayed on any privately owned lot. This Rule 9 shall not affect signs erected or displayed by the CLPOA.

F. Entrance Signs::

1. Entrance signs may not be used for political purposes.
2. Entrance signs are to be used only to promote lake activities or activities in the Lodge or Arrowhead. Any other usage must be approved by the Lake Manager.
3. No signs are to be placed upon CLPOA property or right of way without prior approval by the Lake Manager.

G. Removal of Unauthorized Signs:

1. Entrance signs may not be used for political purposes.
2. Entrance signs are to be used only to promote lake activities or activities in the Lodge or Arrowhead. Any other usage must be approved by the Lake Manager.
3. No signs are to be placed upon CLPOA property or right of way without prior approval by the Lake Manager.

11. USE OF THE LODGE AND ARROWHEAD

The Lodge - (other than the Lodge Conference Room) is available for parties, dances, dinners, meetings and other social activities. It will accommodate up to three hundred (300) persons.

The Lodge Conference Room - located in the Lodge adjacent to the Lake Office is available for adult social or business group meetings of up to fifteen (15) persons. The Board of Trustees and any of its committees shall have first preference in reserving the use of this facility.

The Arrowhead - is suitable for family reunions, office parties, small receptions, vocational training, meetings and social activities involving up to forty (40) persons.

- A. The Lodge and Arrowhead are available for meetings, social events and recreational activities involving property owners and their families and guests, and to property owner-sponsored groups or other persons, on the following terms and conditions:
- (1) Payment of all deposit, rental, set up, kitchen usage, extra facility, clean up, security and other fees as the Board of Trustees may establish. The Board of Trustees may, from time-to-time, authorize the waiver of all or any portion of such fees in order to accommodate the usage of the Lodge and Arrowhead by clubs recognized by the Board of Trustees as strictly benefiting the Choctaw Lake community or by nonprofit, charitable or governmental organizations. The Choctaw Lake Boosters, Seniors Club, Garden Club, Boy and Cub Scouts, Girl Scouts and Brownies are hereby permitted to use the Lodge and Arrowhead without charge;
 - (2) Agreement to comply with, and ensure the compliance by all other persons attending events in those facilities, with these Rules;
 - (3) Agreement to assume responsibility for any damage which may be caused to those facilities, and to obtain adequate insurance, with the CLPOA named as an additional insured, against liability and/or property damage; and
 - (4) Agreement to provide or be responsible for the costs of additional security personnel determined by the Lake Manager to be necessary.
- B. The Lodge and Arrowhead shall be available for use by property owners on a "first-come" basis, unless that facility has been leased to another property owner or other person through the Lake Office. In order to be assured of usage of a CLPOA facility, property owners are encouraged to reserve their usage as soon as possible by making the proper arrangements through the Lake Office. All reservations are subject to the terms and conditions of the facility rental agreement being fully complied with by the person renting the facility.
- C. When not in use, the Lodge and Arrowhead shall be secured. From Memorial Day to Labor Day, property owners may use these facilities during the hours of 9:00 a.m. to 10:00 p.m., at no charge, should the weather be inclement.

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

- D. No equipment or furnishings are to be taken outside of the Lodge or Arrowhead. Property owners are not permitted to use or borrow any equipment or furnishings from the Lodge or Arrowhead, unless arrangements are made in advance through the Lake Manager.
- E. The Lodge is off limits to any animals other than those used for handicapped purposes (Effective 21 Nov. 1991).

13. ROADS, MOTOR VEHICLES, AND TRAFFIC REGULATIONS

A. Definitions:

As used in this Rule 13, all words shall have the same meaning as they are defined in Chapters 4501.01 & 4511.01 of the Ohio Revised Code.

B. Safe Operation:

- (1) All motor vehicles, Miscellaneous Vehicles (as that term is defined in Rule 15 below) and bicycles shall be operated at all times in a safe manner and in compliance with all applicable State laws, rules and regulations.
- (2) All pedestrians and operators of a motor vehicle or bicycle shall comply with the instructions of all traffic control devices and signs placed in, on, above or alongside Choctaw Lake roads, unless otherwise directed by a police officer.

C. Registration Stickers:

- (1) All motor vehicles and Miscellaneous Vehicles, owned, leased or under the control of property owners that are operated on Choctaw Lake roads or on the Lake shall have a current CLPOA motor vehicle sticker displayed thereon in such a manner as the Lake Manager shall establish.
- (2) Each property owner in good standing, who properly completes and returns the CLPOA annual motor vehicle registration form, shall be entitled to receive the appropriate number of vehicle stickers. Except in those cases where the lot(s) is owned by a business entity or trust, the Lake Manager shall only issue stickers for those motor vehicles registered in the name of the designated responsible person for that lot(s).
- (3) Property owners shall promptly give the Lake Manager written notice of any change in the motor vehicles owned, leased or under the control of property owners.
- (4) Upon a showing of good cause by a property owner, the Lake Manager may grant exceptions to this rule with respect to motor vehicles for a period not to exceed one (1) year; however, no exceptions may be made with respect to Miscellaneous Vehicles.

D. Parking:

- (1) No motor vehicles or Miscellaneous Vehicles may be parked, placed in a position where it is blocking the flow of traffic or permitted to stand for an excessive period of time on any Choctaw Lake road or right-of-way.
- (2) Motor vehicles and Miscellaneous Vehicles shall not be parked on another property owner's property without permission.
- (3) Where a dwelling is constructed on a lot, all motor vehicles owned by the property owner shall be parked either in the driveway or inside the garage. The grass may be used for overflow parking for guests for a limited time period.
- (4) Where no dwelling is constructed on a lot, motor vehicles and Miscellaneous Vehicles may be parked thereon for up to twelve (12) continuous hours; parking for longer periods of time may be permitted with the prior written permission of the Lake Manager.
- (5) Motor vehicles, Miscellaneous Vehicles, trailers, campers or other types of vehicles, whether recreational or commercial, may be parked on Choctaw Lake recreational, boat launch and parking lot areas for up to eight (8) hours only, unless a prior written consent is obtained from the Lake Manager.

E. Driving on the Dam:

No motor vehicle or Miscellaneous Vehicle shall be operated on, over or across the Choctaw Lake dam or any part thereof.

F. Horns:

Horns and other signal devices on a motor vehicle shall only be used in a proper and reasonable manner under the circumstances. At no time may a horn or other signal device be sounded solely for the purpose of creating a nuisance.

G. Commercial Vehicles:

No motor vehicle having a gross weight in excess of 10,000 pounds shall be brought onto Choctaw Lake roads, except for the purpose of actually making a delivery to or a pick-up from a property owner. The driver of any such vehicle shall

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

have in his possession a written document indicating that a delivery is to be made at that date and time. After making the delivery (but in no event not more than six (6) hours after first entering Choctaw Lake), such commercial vehicles must leave Choctaw Lake.

H. Weight Limits:

Under no circumstances may a motor vehicle in excess of 16,000 pounds per axle be brought onto any Choctaw Lake road. The Lake Manager may direct seasonal reduction of this weight limit.

I. Fines:

(1) Failure to comply with subdivisions (C), (D), (F) or(J) of this Rule 13 may result in the property owner and/or the owner or operator of the motor vehicle or Miscellaneous Vehicle being fined in accordance with the following schedule: There shall normally be no warning for a violation of rule 13, section (E).

First Offense	Warning
Second Offense	\$50.00
Third Offense	\$100.00

(2) Failure to comply with subdivisions (G) or (H) of this Rule 13 may result in the subject vehicle being impounded until such time as the property owner or the vehicle's owner or operator pays the fine for such violation, which is hereby set at \$50.00 plus an additional \$25.00 for each ton (2,000 pounds) or portion thereof which the Lake Manager or Patrol estimates the vehicle weighs above the applicable weight limit.

(3) Vehicles owned by, or in the course of making deliveries to, the CLPOA, Choctaw Utilities, Inc. or any of their affiliated companies are expressly exempted from restrictions of subdivisions (G) and (H) of this Rule 13.

J. Motorcycles/Mopeds:

Such vehicles shall only be used to carry that number of persons, for which they were designed and equipped. No passengers shall be permitted to ride on the handlebars of such vehicles.

K. Traffic Violations:

First Offense	Warning
Second Offense of violating the warning	\$50.00
Third Offense	\$100.00
Fourth Offense	\$150.00
Each successive violation	\$150.00 for the same infraction within a 12 month period

Warnings- A first-time violation shall merit a warning to the offender, unless:

- (1) A warning for an infraction of the same violation has been given to the offender within the previous 12-month period.
- (2) The offender has received a total of three (3) or more warnings and/or fines within the previous 12-month period.
- (3) In violating the rule, the offender's conduct was so negligent, wanton or reckless that it threatened the health, safety or welfare of other people or property.

Payment of Fines: The full amount of the fine indicated on any penalty citation must be paid to the Lake Office within thirty (30) days of the issuance of the citation, unless the property owner files a written appeal with the Lake Manager within ten (10) days of the penalty citation's issuance. If the penalty citation is appealed, the property owner must appear in person at the next regularly scheduled meeting of the Board of Trustees, or deliver to the Lake Manager a written explanation of the basis of the appeal and the relevant facts, or the appeal shall be automatically dismissed and the fine considered to be final. If a penalty citation is not paid within thirty (30) days from the date of issuance of the date on which any appeal with respect to the citation is determined, whichever date is later, a late fee shall be added to the penalty citation; the amount of the late fee shall be fifty percent (50%) of the original penalty or \$50.00, whichever amount is greater.

15. **MISCELLANEOUS VEHICLES**

A. Definitions:

As used herein, the term "Miscellaneous Vehicle" shall mean all-terrain vehicles, golf carts, go-carts and snowmobiles and similar types of vehicles.

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

B. Registration Stickers:

- (1) All Miscellaneous Vehicles owned, leased or under the control of property owners that are operated on Choctaw Lake roads or on the Lake shall have a current CLPOA recreational vehicle sticker displayed thereon in such a manner as the Lake Manager shall establish, unless a special waiver to this rule has been granted by the Lake Manager.
- (2) Each property owner in good standing, who properly completes and returns the CLPOA annual motor vehicle registration form shall be entitled to receive the appropriate number of stickers, for their Miscellaneous Vehicle.
- (3) In cases where the lot(s) is owned by a business entity or trust, the Lake Manager shall only issue stickers for those Miscellaneous Vehicles registered in the name of the responsible person for that lot(s).
- (4) Fines shall be imposed as follows:
 - (a) 1st violation Warning
 - (b) 2nd violation \$20.00
 - (c) 3rd violation \$40.00

C. Operation:

- (1) All persons operating any Miscellaneous Vehicle within the Choctaw Lake Subdivision does so entirely at their own risk.
- (2) Persons operating a Miscellaneous Vehicle upon Choctaw Lake roads or right-of-ways or upon property owned by the CLPOA must possess a valid driver's license (Effective 18 Jan 1990).
- (3) Miscellaneous Vehicles may be operated on the Property Owner's lot(s), Choctaw Lake roads and right-of-ways, and on the lake.
- (4) Such vehicles are not permitted to be operated on, over or across the dam or the spillways below the dam, or any recreational areas, unsold lot(s) or other areas owned or under the control of the CLPOA.
- (5) Operation of a Miscellaneous Vehicle upon privately owned property without the property owner's permission might result in a trespassing charge or fine, or both, being imposed upon the owner and/or operator of the Miscellaneous Vehicle.
- (6) While on Choctaw Lake roads or right-of-ways, Miscellaneous Vehicles shall yield to all pedestrians, bicycles, automobiles, trucks, motorcycles and mopeds.
- (7) To the greatest extent safely possible, Miscellaneous Vehicles shall be driven on the right-hand side of the right-hand lane, except when it is necessary to avoid pedestrians or other vehicles or objects.
- (8) "Wheelies," swerving and other erratic vehicle operation is strictly prohibited.

D. Nighttime Operation:

- (1) All Miscellaneous Vehicles must be equipped with at least one (1) white headlight capable of illuminating objects up to a minimum of one hundred feet (100') in front of the Miscellaneous Vehicle, at least one (1) red tail light and a braking system as required by State law.
- (2) From one (1) hour before sunset to one (1) hour after sunrise, Miscellaneous Vehicles shall only be operated with the front headlight(s) and tail light(s) turned on.

E. Snowmobiles:

- (1) While on the lake, no snowmobile may be operated within one hundred (100) feet from any shoreline, except for the purpose of gaining access to or leaving the lake.
- (2) All snowmobile riders must wear protective helmets with fastened chinstraps.
- (3) State law requires that persons under the age of eighteen (18) years must wear a helmet and eye protection while operating a snowmobile; all other persons must wear eye protection.

F. Noise:

- (1) The noise level, particularly of the exhaust system, of all Miscellaneous Vehicles shall not exceed the original manufacturer's specifications.
- (2) Persons operating Miscellaneous Vehicles having a noise level above those specifications shall be subject to a fine in accordance with following schedule:

First Offense	\$ 50.00*
Second Offense	\$100.00

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

Additional Offenses

\$150.00

(* This fine may be waived, and a written warning given instead, in the Lake Manager's discretion.)

17. USE OF WATERCRAFT ON CHOCTAW LAKE

A. Compliance with Water Safety Laws and Rules:

- (1) All persons operating watercraft on the lake shall familiarize themselves and comply with Ohio's Water Safety Laws (Revised Code Chapters 1547 and 1548) as well as any rules and regulations adopted by the Ohio Department of Natural Resources (see Ohio Administrative Code Rules 1501:47-1 and 2). A booklet entitled "Ohio Boat Operator's Guide," summarizing such laws and rules, operating regulations and required equipment is available, free of charge, by writing to the Ohio Department of Natural Resources, Public Information Center, 1952 Belcher Drive, Columbus, Ohio 43224; copies of the booklet may also be available from the Lake Office.
- (2) **Anyone born on or after January 1, 1982 is required to take the Ohio Department of Natural Resources Safe Boating Course before operating a motorized watercraft on Choctaw Lake, and persons violating this rule shall be subject to a \$50 fine (Effective 17 Jan 1996). Anyone who is stopped by a law enforcement officer or the CLPOA Boat Patrol on the waters of Choctaw Lake must produce a Safe Boating Certificate within 72 hours after being stopped.**
- (3) Personal Watercraft (i.e., Jet Ski, Wet Jet, Wave Runner, etc.):
 - (a) Children under 12 years of age may **not** operate a personal watercraft.
 - (b) Children between 12 and 16 years of age may operate a personal watercraft if a supervising person of 18 years of age or older is aboard the personal watercraft. The supervising person must hold a Safe Boating Certificate if the person was born on or after January 1, 1982.
- (4) Power boats over 10 horsepower:
 - (a) Children under 12 years of age may not operate power boats over 10 horsepower unless the child is under the direct visual and audible supervision, during the operation, of a person who is at least 18 years of age who is aboard the power boat. A supervising person born on or after January 1, 1982, must hold a Safe Boating Certificate.
- (5) All new boat owners are encouraged to attend a boating safety class and to familiarize themselves with these Rules prior to operating watercraft on Choctaw Lake.
- (6) Under no circumstances is a person under the influence of alcohol or any controlled substance permitted to operate a watercraft on the lake.
- (7) Property owners are responsible for the behavior of all family members and guests while enjoying the use of Choctaw Lake.
- (8) If, in the opinion of the Lake Manager or Patrol, the lake becomes unsafe for boating, fishing or swimming, all persons shall immediately remove themselves from the lake upon the request of the Lake Manager or Patrol and shall tie up their watercraft until the unsafe condition passes, at which time an "all clear" signal will be given.
- (9) All watercraft shall reduce speed to idle speed during periods of high water, if in the opinion of the Lake Manager or Patrol, continued operation of watercraft on the lake would cause shoreline and/or property damage. The no wake light located near the Arrowhead will indicate this reduction in speed (Effective 12 August, 2003).

B. Registration of Watercraft:

- (1) Proof of ownership of any watercraft shall be promptly presented to the Lake Manager or Patrol upon request.
- (2) Before being issued a Choctaw Lake boat registration sticker, each property owner shall sign a written statement agreeing to abide by these Rules.
- (3) All watercraft operated on Choctaw Lake shall have a current CLPOA water craft sticker displayed in such a manner as the Lake Manager shall establish.
- (4) Boats not properly registered with the CLPOA shall be ordered immediately removed from Choctaw Lake by the Lake Manager or Patrol. Persons who refuse to immediately comply with such an order may be fined an amount up to \$250 at the discretion of the Lake Manager. Non- residents operating watercraft on Choctaw Lake shall be prosecuted to the fullest extent of the law for trespassing.
- (5) The following types of watercraft shall not be placed in or on Choctaw Lake:
 - (a) Any watercraft the ownership title of which is not registered in the name of a property owner (Effective June 17 1993);

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

- (b) Runabouts in excess of twenty-three (23) feet in length;
- (c) Sailboats in excess of twenty-five (25) feet in length;
- (d) Pontoon boats in excess of thirty (30) feet in length;
- (e) Houseboats or boats which have been altered for use as a houseboat;
- (f) Watercraft having an engine exhaust system which exits above the natural waterline while such watercraft is at rest, or which, in the Lake Manager's or Patrol's opinion, creates an excessive level of noise.

C. Safety Zone:

A one hundred (100) foot safety zone ("Safety Zone") shall be maintained from all shorelines, jetties, docks or other projections into the lake. While in the Safety Zone, watercraft may travel in either direction.

D. Ski Course:

The ski club shall maintain a Ski Course consisting of a pattern of buoys. While in the Ski Course, a boat pulling a skier (a towboat) may travel in either direction. The towboat must stop at each end of the ski course and not circle around it. If the skier falls while in the ski course, the towboat may turn either direction to return to the fallen skier. Only one towboat is allowed in the ski course at a time. If another watercraft enters the ski course, the towboat needs to cease operation (Effective July 16, 1997).

E. Speed Limits/Direction of Travel:

(1) While in the Safety Zone or in any cove, motor craft shall be operated at speeds that produce "No Wake." "No Wake means idle speed only. In all other areas, a watercraft shall proceed at a safe speed so that it can take proper and effective action to avoid collision and be stopped within a distance appropriate to the prevailing circumstances and condition. The patrol shall be responsible for determining whether boats are exceeding safe conditions for the conditions present. Under good visibility conditions and light to moderate boat traffic, the maximum safe speed shall be set at 35 miles per hour. The maximum safe boating speed shall be reduced for poor visibility, i.e. fog rain etc. and very heavy traffic situations. However, from dusk until daylight, watercraft being operated on any part of the Lake shall only be operated at speeds that produce "No Wake"; while in operation during such times, all boats shall carry a distress signal (a light or lantern) capable of being visible a distance equal to the length of the Lake.

(2) While outside of the Safety Zone, watercraft shall travel in a counterclockwise direction (for example, in a northward direction while on the east side of the Lake) (Effective July 16, 1997).

(3) All watercraft shall maintain clearance of not less than 200 feet from other watercraft, except when both crafts are operating at idle speed. The Patrol shall be responsible for determining whether watercraft is maintaining the proper clearance from other watercraft. The jumping of boat wakes by jet skis or other personal watercraft while within 200 feet of the watercraft that created the wake is prohibited (Effective Aug 18, 1994, amended September 22, 1994).

(4) In launching watercraft into or removing watercraft from the lake, the ramp located across from the Marina shall be utilized. No other launching site shall be used without prior permission of the Lake Manager or the Patrol, except that property owners owning lake front property may use ramps or boat lifts located on their lot(s).

F. Water Skiing:

(1) All watercraft pulling water-skiers shall have an observer aboard in addition to the pilot of the watercraft.

(2) After losing a skier, the watercraft shall, in a cautious manner, immediately turn in a leftward direction and proceed to retrieve the skier.

(3) Water-skiing is not permitted inside any Choctaw Lake cove or within the 100-foot Safety Zone.

(4) Except when in the process of retrieving a water-skier, no watercraft shall drag a ski rope in the water without a skier.

18. **Lake Water Quality**

The quality and clarity of water in our lake is of great importance to all property owners, impacting the recreational use of the lake, the aesthetic beauty of Choctaw Lake and the property value for all Choctaw Lake community properties. Thus, all property owners are responsible for adherence to the following Rules and Regulations, put in place to protect the lake water quality as well as minimize future lake maintenance costs to property owners.

Run-off during periods of construction:

During periods of excavation and construction, the property owner is responsible to ensure that silt barriers and proper grading are maintained in order to prevent soil erosion and thus silt from entering our drainage system and ultimately the lake. This rule applies to any activity on the property owner's lot that exposes bare soil. Bare ground must be seeded within 30 days of building completion or permit expiration, or by May 15th, if the construction is completed during the

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

winter months. If work is being performed by a contractor, it shall be the property owner's responsibility to notify the contractor of these requirements.

Lawn fertilization:

Property owners are prohibited from using lawn fertilizers containing phosphorus with the exception of new lawn seedings, in which case a temporary waiver shall be requested from the Lake Office. Property owners using third party lawn maintenance companies shall be responsible for notifying their lawn care provider of the requirements for phosphorous-free fertilizers.

Shoreline erosion:

To prevent shoreline erosion, it is required that an approved seawall be constructed on all waterfront property, developed or undeveloped. Property owners must submit plans and specifications to obtain a Building Permit for all seawall installations per the Building Code. Materials such as railroad ties are not permitted, as they can cause pollution of the water.

Fuel and Oil spills:

Property owners are responsible for preventing gas and oil from entering our lake water while refueling and servicing their watercraft. Any spill of approximately one quart or more must be reported to the Lake Office to ensure proper containment and clean-up actions have occurred. Similarly, any spill from a sunken boat must also be reported to the Lake Office. The use of soaps and detergents to disperse a spill is not permitted, as these substances further compound the pollution of our waters.

Pet wastes:

All pet owners are required to pick up their pet's waste when off the owner's property. Owners are encouraged to pick up their pet's waste on their own property in order to keep these wastes from being washed into our drainage system and our lake.

Canadian Geese:

The feeding of Canadian Geese is prohibited. Property owners are encouraged to take all legal actions in order to discourage Canadian Geese from staying on our lake. If a property owner chooses to use a bubbler or similar device to maintain open water during the winter months, they are required to install a approved "goose deterrent" that meets the approval of the Lake Manager to discourage the gathering of Canadian Geese at that location.

Wake enhancing devices:

Owners of boats with wake-enhancing devices (water sacs, bladders, ballast, wedges, etc.) are strongly urged to use good judgment in order to minimize the negative effects of their enhanced wakes. Large wakes erode shorelines, damage docks and moored boats, and can be a hazard to fishermen, skiers and other boaters. These boats also tend to stir-up bottom sediment when running through shallower water. 'Good judgment' would include keeping a significant distance from shore and other boaters, skiers and fishermen, and limiting use of these devices to periods where interference with others can be kept to reasonable levels to ensure safe conditions for all. Owners are responsible for any damage or injuries caused by their wakes.

Pesticides and Herbicides:

Property owners are not to use chemical pesticides and non-selective herbicides (example: Round-up) within 30 feet of the lake and within 10 feet of the drainage ditches. Selective lawn herbicides, as found in 'weed and feed' products, may be used without restrictions. Natural means of pest and weed control are encouraged.

Soaps and Detergents:

Soaps and other phosphorous containing substances are to be kept from entering our drainage system and lake water. Use caution when washing cars, boats or decks where the run-off could enter our lake or drainage system. The use of phosphorous-free, bio-degradable cleaning fluids is recommended.

Lawn debris:

Lawn debris is to be kept from the drainage ditches and lake water. The placing or dumping of leaves, grass clippings and/or other debris in ditches, water or any property owned by CLPOA is prohibited. When cutting or trimming grass or weeds along the water's edge, reasonable care should be taken to ensure cut grass and weeds are not discharged into the lake.

Sewage:

No untreated wastes shall be permitted to enter Choctaw Lake at any time. Any uncontained sewage spill/leakage is to be reported to the Sewer Plant and/or Lake Office. Boats with any type of sanitary system or toilet are prohibited from use on Choctaw Lake.

Littering/Dumping:

No dumping or littering of any material of any description is permitted into any Choctaw Lake waterway, pond, ditch or main body of the lake. All occurrences of this nature, even if accidental, must be reported to the Lake Office to ensure proper containment and clean-up.

Preventing transfer of unwanted aquatic organisms:

When a property owner uses their watercraft in any body of water other than Choctaw Lake, they must take precautions to ensure that plants, animals and other materials are not transferred into Choctaw Lake. Owners are to clean visible aquatic plants and animals from their boat, trailer, and other boating equipment before leaving the other lake's access area. Additionally, they are to drain water from motor, boat bilges, live wells, bait containers, and other boating equipment before leaving the other lake's access. Drain plugs must be removed from bilges and live wells, and all water draining devices must remain open while transporting. It is also recommended to thoroughly rinse, with hot water if possible, all boats, trailers and bilges prior to launching your boat back into Choctaw Lake. Dispose of unwanted bait in the trash. Do not dump it into Choctaw Lake, as this could introduce unwanted species into our lake.

19. PARK/BEACH RULES

A. Use:

(1) The parks and beaches in the Choctaw Lake subdivision are open for the enjoyment of property owners, their family members and guests during the hours of 6:00 a.m. to 12:00 p.m. (Midnight) daily, and at such other times as may be established by the Lake Manager.

(2) No person shall engage in unruly or disrespectful behavior while in any park or beach area. Use of the parks and beaches shall also be subject to any additional rules posted at specific locations.

(3) No person shall be under the influence of drugs and/or alcohol while being in or upon any park, beach or common area of Choctaw Lake.

B. Guests:

Guests are permitted to use the parks and beaches and to swim in Choctaw Lake, provided that they are accompanied by a property owner or have with them a valid guest pass signed by a property owner. Guest passes may be obtained from the Lake Office.

C. Swimming:

Swimming in Choctaw Lake is done at the swimmer's own risk. A responsible adult must be present whenever any child under the age of sixteen (16) is swimming in the lake from any CLPOA beach. Swimmers shall stay within the 100' Safety Zone.

D. Pets Prohibited on Beaches:

No pets are allowed on the beaches with the following exception to help control the geese population. Unleashed dogs may be on the beaches except weekends, holidays and weekdays 11:00 a.m. through 4:00 p.m.

E. Parking Permitted in Designated Areas Only:

Motor vehicles and watercraft shall not be parked in a manner that obstructs access to those areas or is likely to cause a danger to vehicular traffic or pedestrians. If the Lake Manager designates a specific parking area within any park or beach, all motor vehicles and watercraft shall only be parked in those areas. No overnight parking is permitted.

21. FISHING

A. Catch Limits:

Daily catch limits of fish are as follows:

Large/Small Mouth Bass: Minimum 12" in length (Effective June 18 1992), limit 4

Crappies: No minimum length, limit 10

Wipers: Minimum 20" in length, limit 2 (Effective June 18 1992)

For all other types of fish caught, practice good judgment in conserving this valuable natural resource.

B. Guest Fishing Passes:

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

In order to fish at the Lake, nonresident family members and all other guests must have in their possession a valid fishing pass issued by the Lake Manager. Guests must release any fish caught back into the lake. Passes will be good for one week from date of issue including the date of issue, with a maximum of four guests per pass. There will be one pass issued per property owner at a time. The property owner bears ultimate responsibility for the compliance by guests with Choctaw Lake Rules & Regulations (Effective 15 Jun. 1995).

23. DUES AND ASSESSMENTS

- A. Property owners and persons leasing property at Choctaw Lake must be current in the payment of all CLPOA membership fees, dues and assessments in order to exercise the privileges of CLPOA members, including, without limitation, the right to receive motor vehicle and watercraft stickers.
- B. Lists of CLPOA members delinquent in the payment of any dues and assessments may be published in the Peace Pipe and posted in the Lake Office or elsewhere. The foregoing is without prejudice to the CLPOA's rights to pursue other remedies against property owners delinquent in the payment of such charges.

25. LAKE GOVERNMENT

- A. The Board of Trustees has been vested with the full authority and power, as delineated in the CLPOA Constitution, to administer all matters pertinent to the management and operation of Choctaw Lake and its properties and business affairs.
- B. Property owners shall, upon request by the Lake Manager or a member of the Board of Trustees, present proof that they are CLPOA members in good standing in order to be admitted to any CLPOA property owners' or Board of Trustees' meetings.

27. SUNSHINE REGULATIONS

A. "Meeting":

As used herein, the term "meeting" shall mean any prearranged discussion of the public business of the CLPOA, its Board of Trustees, or any decision-making committee or subcommittee thereof by a quorum of the respective group's members. Working or study sessions, or other informal gatherings, shall not be construed as "meetings," so long as decisions on official business do not occur at such sessions.

B. Open Meetings:

All meetings shall be open to CLPOA members in good standing and CLPOA employees, except as limited below.

C. Minutes:

Minutes of all regular and special meetings shall be promptly recorded and shall be open to inspection by CLPOA members in good standing. With respect to executive sessions held by the Board of Trustees, only the general subject matter of the Board's discussions need to be reflected in its minutes.

D. Executive Session:

The Board of Trustees may meet in executive session only at a regular or special meeting for the sole purpose of considering any of the following matters:

- (1) The appointment, employment, dismissal, discipline, promotion, demotion, compensation or other terms of employment of a CLPOA employee, or the investigation of charges or complaints against such an employee;
- (2) The purchase or sale of property by the CLPOA, if premature disclosure of information would give an unfair competitive or bargaining advantage to a person whose personal, private interest is adverse to the interests of the CLPOA generally. Trustees shall not use this subdivision as a subterfuge for providing confidential information to prospective buyers or sellers. The purchase or sale of CLPOA property shall be void if the sellers or buyers had received confidential information from a Trustee, which information has not been disclosed to members of the CLPOA generally in sufficient time to permit other prospective buyers or sellers to consider same. If the minutes of the applicable Board of Trustees or property owners meeting reflect that all meetings and deliberations in connection with such sale or purchase have been conducted in compliance with this subdivision, any instrument executed by CLPOA purporting to convey, lease or otherwise dispose of CLPOA's right, title and interest in such property shall be conclusively presumed to have been executed in compliance with all requirements of this Rule 27.
- (3) Issues involving the CLPOA, its Board of Trustees, officers or any committee or subcommittee thereof that are the subject of pending or threatened court action;

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

- (4) Matters required to be kept confidential by federal, state or local laws, rules or regulations or by the CLPOA constitution, bylaws or rules and regulations;
- (5) Details of security arrangements where disclosure of such details might reveal information that could be used for the purpose of committing, or avoiding prosecution for a violation of any federal, state or local law or any of these Rules and Regulations; or
- (6) For any other purpose where three-fourths (3/4) of the Trustees present at a meeting vote in favor of conducting its discussions in executive session.

29. CURFEW

- A. Between the hours of 10:00 p.m. and 6:00 a.m., children under the age of fourteen (14) shall not be found in or upon the streets, parks, beaches or other common areas in the Choctaw Lake subdivision or upon the private property belonging to persons other than his or her parents, when such child is not under the direct supervision of an adult.
- B. The same restrictions shall apply to children between the ages of fourteen (14) and under eighteen (18), except that the curfew shall exist from 12:00 p.m. (Midnight) to 6:00 a.m.

31. ABANDONED PROPERTY

- A. The CLPOA shall have the right to move, remove, destroy or dispose of any vehicles, watercraft or other personal property, which, in the opinion of the Lake Manager, is either abandoned, junked or disabled, or, in the case of motor vehicles or watercraft, not registered with the Lake Office as required by these rules. Inoperable, unlicensed or unused motor vehicles may be stored in a building or if stored outdoors on the premises must be coved with a fitted car cover.
- B. The cost to move, remove, destroy or dispose of same shall be borne by the property owner whose property is involved or who caused or permitted such property to be located within the Choctaw Lake subdivision.

33. MAINTENANCE OF PROPERTY

Property owners shall not permit any item to remain on any lot(s) under his or her control, which is so unsightly, deteriorated, or rusted, as to constitute, in the opinion of the Lake Manager, an eyesore. No trash, debris, unused property or discarded material shall be permitted to accumulated on any lot or portion thereof which creates an eyesore, hazard or nuisance to the neighborhood or general public.

- (2) Owners of lots with unpaved driveways shall maintain the driveway free of ruts and or mud that would constitute an eyesore, and or allow dirt to track out on the roadway.

35. MISCELLANEOUS

A. Current Mailing Address/Mailboxes:

(1) Property owners shall promptly notify the Lake Office of any change in their mailing address in order to ensure the timely receipt of the Peace Pipe, notices regarding property owners' meetings, billing statements and other communications from the CLPOA.

(2) The delivery of mail by the United States Postal Service shall only be made to mailboxes affixed to wooden post structures located throughout Choctaw Lake, except where due to the disability of a property owner other arrangements are made. As of September 1, 1996, all mailboxes must be of a type approved by the Lake Manager. For the convenience of property owners, the approved style of mailboxes may be ordered through the Lake Office.

(3) As of September 1, 1996, all newspaper delivery boxes located in Choctaw Lake shall be constructed of wood. Plastic boxes affixed to metal poles are prohibited.

B. Trash Containers:

(1) Garbage and refuse materials shall be stored at all times in closed containers or plastic/paper trash bags. Containers, bags, recyclables and other trash items may be placed along the roadside no earlier than twenty-four (24) hours before the morning collection day. Such containers and bags and other objects to be picked up are to be placed neatly along the roadside. And must be removed from the roadside and properly stored by midnight the day of pickup (Effective 9 Sept. 2008).

(2) No trash receptacle stored outside may be larger than 100 gallons (Effective 14 Oct. 1993).

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

- (3) The Board of Trustees, in its discretion shall have the power to designate an exclusive trash provider and property owners shall be limited to using that trash provider (Effective 10 Jun. 1998).

C. Littering:

- (1) No dumping of any material of any description is permitted into any Choctaw Lake waterway, pond, ditch, or main body of the lake.
- (2) No person shall dispose of any bottle, can or other litter upon a Choctaw Lake road, beach or park, or upon property belonging to CLPOA or property owner, except in a proper receptacle. Failure to comply with this Rule 35(C) may result in the offender and/or responsible property owner being fined in an amount up to \$500.00 as determined by the Lake Manager.

D. Pets:

- (1) Dogs, cats, or other domestic animals or fowl shall not be permitted to run at large on any Choctaw Lake road, on any property owned by the CLPOA or on any lot(s) belonging to other property owners. Whenever such animals enter upon Choctaw Lake roads or other CLPOA property, they must be under the control of the property owner or animal owner by means of a securely attached leash so as to prevent such animal from becoming or creating a nuisance or danger to other property owners, their families or guests.
- (2) Property owners shall not keep or harbor an animal which howls, barks or emits other audible sounds in an unreasonably loud or disturbing manner, and which is of such a character, intensity or duration as to disturb the peace and quiet of his neighbors.
- (3) For violations of this Rule 35(D), the responsible property owner or the animal's owner shall first be warned and then fined \$50, \$100 and then \$150 for each successive violation; additional violations shall result in a \$150 fine in each instance.

E. Noise:

Property owners, their family members and guests shall not create unreasonably loud or disturbing noises which would tend, in the opinion of the Lake Manager or Lake Patrol, to disturb the peace and quiet of the surrounding neighborhood.

F. Fireworks/Firearms/Target Practice:

The use of firearms, fireworks, guns or explosives of any kind within the Choctaw Lake subdivision is strictly prohibited, except for fireworks presentations officially sponsored by the CLPOA. No target practice or trap shooting is allowed within the Choctaw Lake subdivision. Persons violating this rule shall be subject to a \$150 fine for the first offense, \$200 for the second and \$300 for each additional offense.

G. Lawn Maintenance (Effective July 19, 1995):

- (1) All lots must be kept mowed. Grass and weeds on all lots must not be allowed to exceed eight inches (8") in height.
- (2) Property owners not complying shall be subject to a penalty mow.
- (3) The Lake Manager may direct the CLPOA maintenance staff to mow any lot(s) or portions thereof in violation. The Lake Manager would then assess a penalty-mowing fine in an amount up to One Hundred Fifty Dollars (\$150) against the property owner (Amended Jan. 17, 1996).
- (4) The CLPOA shall not be held liable for any minor property damage ensuing from penalty mows to a lot(s).
- (5) In order to avoid penalty-mowing fines, property owners may make arrangements, in advance, through the Choctaw Lake Office to have their lot(s) mowed by Choctaw Lake employees either for the entire growing season or on a periodic basis.

H. Shorelines:

Property owners of lakefront lot(s) shall take all necessary steps to maintain the waterline shoring of such lot(s) in order to prevent erosion of the shoreline. The Lake Manager or his designee may inspect all lots in order to ensure compliance with this rule.

I. Drainage:

When landscaping their respective lot(s), property owners shall ensure that the drainage of run-off water from Choctaw Lake's roadways is not adversely affected.

J. Open Fires:

- (1) Campfires. Property owners shall not burn leaves, twigs, branches, or grass clippings on any place on their lot(s) outside their dwelling, except if in the actual process of cooking food in a barbecue or over a "campfire." At no time

CHOCTAW LAKE PROPERTY OWNERS ASSOCIATION

shall open fires be left unattended by a responsible adult. Property owners shall have sufficient equipment and materials readily available to quickly extinguish any "campfire." Persons violating this Rule 35(J)(1) shall be subject to a penalty of \$100.00.

(2) Burning of Other Materials. Persons burning other materials, especially construction debris, shall be subject to a fine not less than \$250 at the discretion of the Lake Manager.

K. Rented Properties:

Upon request, property owners shall provide the Lake Manager with a true and complete copy of any lease agreement entered into for lots and/or dwellings located within the Choctaw Lake subdivision.

36. **RESPECT FOR CHOCTAW LAKE PERSONNEL AND PROPERTY OWNERS**

All persons within Choctaw Lake are expected to treat Choctaw Lake employees, Patrol personnel and fellow property owners with respect and professionalism. Anyone who verbally or physically abuses another, who refuses to obey a lawful order, or otherwise interferes with the peace and tranquility of the community will, in addition to facing possible criminal or civil action, be fined \$100 for the first infraction, \$200 for the second and \$300 thereafter.

37. **DISTRIBUTION OF MATERIALS/SOLICITATION**

Choctaw Lake is a private residential community. Distribution of materials and solicitation of a political nature is not permitted in the Choctaw Lake subdivision (Effective Aug. 19, 1993). Any other distribution of materials and/or solicitation will not be permitted without the expressed written permission of the Lake Manager (Effective Aug. 19, 1993). All requests for permission to distribute materials or to make any solicitations must be submitted to the Lake Manager at least twenty-four (24) hours in advance. Where permission to distribute materials is granted, all such materials shall be placed either on the front step of the property owner's house, attached to the doorknob of the front entrance door, or between the screen door and the front entrance door. In any such case, all materials must be distributed in accordance with environmentally sound practices, particularly in a manner, which shall prevent such materials from being blown by the winds throughout the community.

39. **EFFECTIVE DATE.**

These amended rules and regulations set forth above shall take effect on October 11, 2011.