

TURTLE COVE PROPERTY OWNERS ASSOCIATION

RULES AND REGULATIONS

The following rules, regulations and procedures are provided to enhance the enjoyment of the property and all-common and limited areas and facilities of Turtle Cove subdivision. These rules and regulations are designed to benefit the entire Turtle Cove community membership and apply to all members, their dependents, renters and guests. Members will be held responsible and are liable for noncompliance with these rules and regulations by their dependents, amenity holders and guests.

Noncompliance with these rules and regulations may result in suspension from use of the facilities for a period to be determined by the Board of Directors.

No person who owns a lot within Turtle Cove or the spouse of such owner shall use any of the facilities as the guest of the members of the association.

The Board may, in accordance with the By-laws, alter, amend, revoke or add to these rules and regulations for the preservation of safety and order in Turtle Cove subdivision, for its care and cleanliness, and/or for the protection of the reputation thereof. When notice of any alteration, amendment, revocation or addition to this document is given to any resident, whether in person, in writing in association publications, or by posting in a conspicuous place in the appropriate facility, it shall have the same force and effect as if originally a part of these rules and regulations.

Effective date: JANUARY 1, 2011

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Rules and Regulations

(Please take time to review all of the rules and regulations)

Introduction

The rules and regulations set forth here have been adopted by the elected (volunteers) Board of Directors (the "Board") of The Turtle Cove Property Owners Association, Inc. (the "Association").

The basic authority in a community association lies with the owners. In order for the association to govern effectively, the owners elect a board of directors to act on their behalf. The governing documents delegate most of the association's decision-making powers to the board. The owners have the voting power to:

- Elect and remove directors
- Amend the governing documents, except board resolutions
- Approve special assessments or capital improvements

It is the role of the Board to set policies, standards, procedures and budgets for the community. Its areas of responsibility include:

- Care, maintenance and enhancement of the physical property (common areas and facilities)
- Management of community finances and developing reserve funds for future repairs and improvements
- Risk management, including obtaining insurance
- Establishment and enforcement of rules and regulations
- Preservation and promotion of community harmony

Board members have a right to:

- Expect owners to meet their financial obligations to the community
- Expect all residents to know and comply with the rules and regulations
- Respectful and honest treatment from residents
- Conduct meeting in a positive and constructive atmosphere
- Personal privacy at home and during leisure time in the community

The quality of the property owners lifestyle depends on group effort, cooperation and mutual respect for the rights of others. Courtesy and an awareness of the sensibilities of others are most important. An individual purchasing a lot/home or leasing a lot/home should be aware of the quality of lifestyle that is inherent in the rules and regulations. Residents are expected to exercise appropriate restraint, moderation, tolerance, and consideration in their conduct and living habits as they affect those individuals who live in the community.

The Association's Board is charged with formulating and enforcing the rules and regulations which set the standard and tone for the quality of life at Turtle Cove. The developer originally formulated a set of covenants, conditions and restrictions as set forth in the Declaration of Covenants and Restrictions (the "Declaration") which each owner accepts by purchasing a lot/home. The Board has the authority to make and change rules and regulations provided they are not in conflict with the Declaration.

The Declaration provides effective legal remedies for the Association to use where intercession is necessitated because of residents' complaints and the infractions of the rules and regulations.

Owners: It is your responsibility to know and to abide by the rules and regulations set forth in this document. It is also your responsibility to provide a copy of these rules and regulations to any lessee or new owner before the person leases or purchases the lot/home. Owners have the responsibility to:

- Read and comply with the governing documents and rules and regulations
- Maintain their property
- Treat association leaders honestly and with respect
- Vote in community elections
- Pay yearly assessments on time
- Pay yearly amenity assessments on time
- Provide current contact information to the management company
- Ensure that those who reside on the property adhere to all rules and regulations

If you are a new owner the Board welcomes you to the community and encourages your active participation. Please retain this document and refer to it along with the Declaration and Corporate By-Laws. If you have a concern about a rule or regulation, please check with the management company or the Board before you purchase the lot/home. We ask that you make certain that the management company always has your current phone numbers for home and office.

Non-owner resident(s): The home owner should have given you a copy of this document prior to your leasing your home. The Board welcomes you to the community, and we trust that you will find this standard of living most acceptable and enjoyable. As a resident of Turtle Cove, you are governed by these rules and regulations which are enforced by the Board via the management company. Fines to the owner and restrictions of your use of the common properties are means by which the regulations are enforced. Please make certain that the management company has your name, address, and emergency numbers.

Reporting Violations: To report violations of the rules and regulations, do so in writing to the management company either by e-mail or US Mail.

Retention of the Document: Please keep this document where it will be accessible at all times.

Rules and Regulations

The following are the rules and regulations of the Association, which are based on the covenants and restrictions contained in the Declaration. In the event of a conflict between any provision of the Declaration and the rules or regulations, the Declarations shall control. Citations to the sections of the Declaration are provided in for reference purposes only.

1. **Enforcement of Rules and Regulations** (By-Laws, Article V., Section 1 and 2)

The Board of Directors shall have the following sanctions, among others, available for violations and repeated violations of the rules and regulations:

- a. imposition of a reasonable fine: first offense-warning letter; repeated violations-\$25 per violation per day or per occurrence depending on the nature of the offense;
- b. notification to violating owner to have the problem corrected at the owner's expense by a designated time;
- c. notification to an owner that the problem has been corrected with reasonable costs for the correction billed to the violating homeowner;
- d. the removal of pets or vehicles (at the owners' expense) in violation of rules and regulations;
- e. the temporary suspension of the violating owner's voting rights or the rights of use of the common elements including the parking areas and recreational facilities of Turtle Cove POA after failure of said owner to cure such violation within ten (10) days after written notice to such owner;

2. **SANITATION, (Declaration, Paragraph 5.05)**

- a. **Garbage / waste disposal:** Place all household garbage in the trash containers, not around it. All rubbish, trash and garbage shall be disposed of in closed or tied bags. Residents are encouraged to pick up any trash or litter near their homes.
- b. The following items such as appliances, mattresses, box springs, furniture and metal items will not be collected by a sanitation company; please call a trash hauling service to remove such items or take them to the dump yourself.
- c. Trash containers must be moved from curbside back to your home by the following day after scheduled pick-up. Make arrangements to have this done if you are unable to comply. Arrangements can be made with the sanitation company if you are disabled.
- d. **Fire Extinguishers and Smoke Alarms:** Every resident is encouraged and urged to maintain at least one fire extinguisher within each home, readily accessible and adequately charged.

3. VEHICLES, (Declaration, Paragraph 14(i)):

- a. **Prohibited Vehicles:** Prohibited vehicles may not be operated or parked on the common grounds by residents or guests unless prior notification and approval have been obtained from the Board via the management company. After an initial warning notice is placed on the vehicle, a repeated or continued violation shall cause the vehicle to be towed at the owner's expense. Exception: Any contractor vehicles (or vehicles rented for moving) may park for no more than 8 hours per day. Prohibited vehicles include:
 - i. vehicles with commercial logo(s) which have more than three (3) axles;
 - ii. Recreational vehicles (RV and motor homes) may be allowed with current license tag
 - iii. All buses including commercial or school;
 - iv. trucks with a load capacity of one (1) ton or more

- b. **Disabled and Stored Vehicles:** Disabled and stored vehicles are strictly prohibited from being parked on the property. For the purpose of the Section, the terms used herein are defined as follows:
 - i. A "disabled vehicle" shall mean any vehicle that does not have a current license tag or is obviously inoperable.
 - ii. A "stored vehicle" shall mean any vehicle which remains stationary in the same spot for more than 14 days without the prior approval of the Board.

- c. **Speed Limit/Observance of Signs:** The speed limit shall be 30 M.P.H. or less in the community. All residents must observe the posted traffic signs and must be observant to conditions that require reduced speed.

- e. **Towing:** The Board and its duly appointed agent(s) may remove or have removed any vehicle or other such contrivance as described herein which is in violation of the Declaration or those Rules and Regulations regarding vehicles. Except in emergencies, as determined in the opinion of the Board, the procedure is to place a warning note on the vehicle in question and if known, notify the owner, to remove the vehicle. Any vehicle not removed after ten days notice will be towed at the owner's expense. In addition, if a homeowner's right to use the common elements of the property has been suspended by the Board of Directors, the vehicle(s) shall be removed from the property ten days after written notice. Subsequent violations may result in the immediate towing of said vehicle.

- f. **Liability:** If a vehicle is towed due to violation of these rules and regulations regarding vehicles, neither the Association nor any officer or agent of the Association shall be liable to any person for any claim of damage as a result of the towing activity.

4. AESTHETICS

a. **Signs, (Declaration, Paragraph 5.05):**

- i. **No signs:** No signs, advertising posters, flyers, political placards or billboards of any kind shall be erected or placed in an owner's yard or on the common areas.
- ii. **Open House Signs:** Signage advertising a home "Open House" is limited to the day of the open house. Any signage at the front entrance must be kept off the landscaping. Balloons may be used but must be collected at the conclusion of the open house, as well as all signs.

5. PETS (Declaration, Paragraph 5.05)

- a. **Pet Owner's Responsibility:** Pets shall be cared for and controlled by the owner so not to be a nuisance (barking, howling, disturbing neighbors, running loose, damaging property, biting or threatening individuals, etc.) to the community, as determined by the Board.
- b. **Pet Leashes:** No animal, including cats, shall be permitted on the common areas unless it is on a leash not exceeding ten (10) feet in length and is physically controlled by a resident. The leash regulation is in accordance with the Jasper County Animal Control Ordinance.
- c. **Pets Prohibited in Specific Areas:** Pets are not permitted in or around the immediate area of the clubhouse, golf course, pool or tennis courts.
- d. **Pet Waste:** Each owner is responsible for picking up and disposing of their pets waste from common areas and beaches.

8. NOISE; DISTURBANCE OF NEIGHBORS (Declaration, Paragraph 14(f))

The Association observes all Jasper County, Ga. noise ordinances.

10. SECURITY

The Association does, but is not required to, provide measures or take actions which directly or indirectly improve safety of the Association common grounds. Each Owner is responsible for himself or herself and his or her tenants, guests, licensees, and invitees; and acknowledges and agrees that the Association is not a

provider of security and shall have no duty to provide security on private property. It shall be the responsibility of each Owner to protect his or her person and property, and all responsibility to provide such security shall lie solely with each homeowner. The Association shall not be held liable for any loss or damage by reason of failure to provide adequate security or ineffectiveness of safety measures undertaken.

11. The Management Company:

The Association via the Board employs the management company to oversee the business and operation of the Association. The management company has set office hours; however, it also has a twenty-four hour emergency service and action is taken in emergency situations. The community manager meets monthly with the Board and makes a formal report regarding the financial operation.

12. Beach and Boat Ramp

See attached Addendum I

13. Clubhouse

See attached Addendum II

14. Pool

See attached Addendum III

15. Tennis Courts

See attached Addendum IV

Addendum I

TURTLE COVE PROPERTY OWNERS ASSOCIATION

BEACH & BOAT RAMP RULES

1. Only dues paying members in good standing and their guests are authorized to use the beaches and boat ramps. A card-carrying member must accompany guests.
2. Members must ensure that their vehicles have a valid beach decal while parked at the facilities. Members must obtain a day pass (*) for their guests. Vehicles without proper decals/day pass will be towed at the owner's expense. Warning citations will not be issued.
3. All children under the age of 14 years must be accompanied by an adult, 18 years or older, parent or guardian. Unescorted children will be asked to leave the area immediately. Each parent or guardian accompanying a minor child will be responsible for the conduct and supervision of such child.
4. Boats must not be left tied to docks. Please be considerate of other members and do not monopolize the docks. Docks are for loading and unloading passengers from their watercraft. Fishing is allowed as long as it does not infringe on other members.
5. All trash must be placed in the containers provided.
6. Glass bottles are not allowed on the beaches or picnic areas.
7. Do not park on the grass. Use the parking lots.
8. Your membership card must be in your possession at all times when using facilities.
9. Fires are permitted only in the barbecue pits.
10. Swim at your own risk.
11. Watercraft should not be anchored in or on the swim beach, nor within the buoy area.
12. Boats may only be launched from the ramps located at Pheasant, Whippoorwill, Nuthatch and Runner beaches.
13. Stereo equipment may be played at a moderate level and should not be audible to person outside of the immediate area of the persons playing the music. Be mindful that water amplifies noise levels and loud music/voices can be quite annoying to persons living near the beach areas.
14. No camping – Beach closed at 11:00 p.m.

Effective date: January 1, 2011

Addendum II

TURTLE COVE PROPERTY OWNERS' ASSOCIATION

CLUBHOUSE RULES

Every dues paying member, dependent, amenity holder and guest shall have the right to use and enjoyment of the clubhouse, subject to the provisions of the By-Laws and the following rules:

1. All persons using any portion of the clubhouse shall be liable for any and all damages to the clubhouse and the immediate surrounding area.
2. Smoking is prohibited in all areas, including the lobby, restrooms, kitchen, duffers den, office and lounge except where designated.
3. No pets other than those acting as service animals for the disabled shall be allowed inside the clubhouse.
4. Appropriate attire only shall be worn in the clubhouse. Shirt and shoes are required; bathing attire is not permitted.
5. Alcoholic beverages purchased in the clubhouse must be consumed there; they will not be taken from the premises. The exception is for purchases made in the "duffers den" for consumption on the golf course or pool area. Alcohol will also not be brought in from the outside unless specifically authorized for special events.
6. Turtle Cove employees whose duties include serving alcoholic beverages have the authority and are required to refuse service to anyone who appears to be intoxicated.
7. Persons under the age of twenty-one must be accompanied by an adult when in the clubroom area when alcoholic beverages are being sold.
8. For safety considerations, dancing will be confined to the dance floor. Drinks should not be carried onto the dance floor. No dancing on tables or the bar.
9. Card carrying members must accompany their guests.

Effective date: January 1, 2011

TURTLE COVE PROPERTY OWNERS' ASSOCIATION

POOL RULES

Every member who has paid their swim amenity, dependent, renter and guest shall have the right to the use and enjoyment of the pool area, subject to the restrictions stated in the By-Laws, the rules stated below and any additional provisions posted in the pool area. Everyone swims at his or her own risk. The Association is not responsible for accidents or injuries.

1. Upon entering the pool area, all persons must show membership cards to the Monitor.
2. All persons must obey pool monitors.
3. All guests must be either accompanied by a member or have a designated guest pass.
4. All children under the age of 14 years must be accompanied by an adult, 18 years or older, parent or guardian. **Unescorted children will be asked to leave the pool area immediately.** Each parent or guardian accompanying a minor child will be responsible for the conduct and supervision of each child.
5. Proper swimwear is required, no cut-off, no thong bathing suits. No bathing suits allowed in the Clubhouse.
6. No regular diapers are allowed in the pool. Children who are not toilet trained **MUST** wear disposable swim diapers or rubber pants worn over diapers.
7. **ABSOLUTELY** no glass in the pool area. Coolers may be inspected by Monitor for glass. Intoxication will **NOT** be tolerated. Violators will be expelled from the pool.
8. Pool hours will be as follows, unless otherwise posted:
~~10:00 am to 6:00 pm~~ Monday **CLOSED**
~~10:00 am to 8:00 pm~~ Tuesday, Thursday, Saturday & Sunday
~~10:00 am to 9:00 pm~~ Wednesday & Friday
9am - 8pm TUES - SUNDAY
9. No diving, running, pushing, shoving, profanity or "horse play" within the pool enclosure. Pool toys, floats, balls, etc. may be used as long as they do not interfere with the enjoyment of the pool by others.
10. Music may be played at a moderate level and should not interfere with other peoples enjoyment of the pool.

11. No pool furniture shall be removed from the pool area.
12. No pets are allowed inside the pool area or in the water at any time.
13. Members and their guests are responsible for properly disposing of all trash, garbage and cigarette butts in the appropriate containers.
14. Any deliberate damage to the facilities and restrooms will result in immediate expulsion and responsible member will incur liability.
15. The pool and pool area will be closed and cleared by the pool monitor on duty if the weather poses a safety risk to pool patrons.
16. Members and guests will comply with all local codes and regulations applicable to the pool area (including health and sanitation codes), will not indecently expose themselves or act in a manner which is offensive or constitutes a nuisance.
17. No members or guests are to be in the pool area after the posted pool hours.
18. Violations of these rules or specific instructions from the Monitor on duty will result in the suspension of pool privileges and/or the imposition of other legal sanctions against violators. In the case of violations by guests, the sanctions will be imposed on the sponsoring Member.

MUSTARD ALGAE CONTAMINATION

Many of you will remember the algae contamination we had in the pool in the past. The pool was closed for a couple of weeks for treatment and we hope never to go through that process again.

Pool experts that were consulted about correcting this situation related that all persons who swim in the lake must either wash their bathing wear and toys after being in the lake and thoroughly shower before entering the pool.

We would appreciate your cooperation in helping us avoid another time consuming and costly problem.

Effective date: January 1, 2011

Addendum IV

TURTLE COVE PROPERTY OWNERS ASSOCIATION

TENNIS COURT RULES

1. Only members who have paid their tennis amenity and their dependents and guests are authorized to use the tennis courts.
2. Your membership card must be presented when asked.
3. Courts are for tennis only. No skateboard, roller skates, bicycles, basketballs, etc.
4. Do not hang on the nets.
5. Only non-marring tennis shoes are allowed.
6. No glass allowed.
7. Turn off the lights when you are finished playing.
8. Place your trash in the trash container.
9. Make sure the courts are locked when you leave.
10. Hours for Use: The tennis courts may be used from 8:00 a.m. – 11:00 p.m.
11. Animal/Pets: No animal or pet is permitted inside the fenced area of the tennis courts at any time.
12. Loud or Objectionable Noise: No loud or objectionable noise, including radios and car stereos, is permitted in the tennis court area. Residents or guests using the courts should be considerate of other residents.
13. Posted Rules: Residents and their guests must abide by these rules and all rules posted in the tennis court area. The Board reserves the right to deny tennis court privileges to any resident who abuses the tennis court rules or whose guest(s) abuses the tennis court rules.

Effective date: January 1, 2011

2011 Turtle Cove POA Golf Rules and Regulations

1. All players must register before beginning play. Members must possess a current membership card and all required fees must be paid.
2. U.S. G.A. rules govern play at all times except as modified by these local rules and/or special rules for tournament play and other scheduled activities.
3. Each player is required to have his/her own golf bag with appropriate clubs. The sharing of golf bags/clubs is prohibited.
4. Walking is permitted, but on Saturday and Sunday only after 5:00 p.m.
5. The following rules apply to all users of power golf carts:
 - a. Follow any directional or instructive signs posted on the course.
 - b. Keep carts at least 30 feet from the greens or the aprons of the shoulder and at least 15 feet from the tees and traps.
 - c. Golfers with significant physical limitations may drive within 10 feet of greens and traps. Flags denoting this special status are available at the Duffers Den and must be displayed while on the course.
6. Privately owned power golf cart owners are subject to the following provisions.
 - a. Established annual trail fee must be paid and the appropriate sticker must be displayed on the cart.
 - b. Trail fees may not be shared by multiple owners.
 - c. The owner or a family member must be present when their cart is in use on the course.
 - d. The condition and appearance of private carts must at least equal that of the rental cart fleets.
7. The following provisions apply to use of rental power carts:
 - a. Rentals must be a least 16 years of age and be able to show a current driver's license when requested.
 - b. May not be used beyond the number of holes for which initially rented before the fees for additional holes have been paid.
 - c. May not be used by more than two golfers, except that young golfers under 8 years of age may ride as a third party with their clubs being carried on cart.
 - d. Will not be driven into wooded areas or extremely rough terrain.
 - e. Failure to operate rental carts in conformance with club rules and safety standards will result in termination of the rental agreement with no refund to the renter.

8. The starting point for all play is the first tee unless permission has been obtained from the starter to begin on another hole. Players finishing the first nine holes will alternate with players starting the first nine at the first tee. Players starting on any hole other than the first tee must insure there is one hole behind them that is not being used by any player or players.

9. All golfers are expected to observe recognized golf etiquette (see USGA rules book Section 1).

10. All players must follow the directions of the golf course starter/ranger.

11. Junior golfers who have not reached their 13th birthday must be accompanied by an adult at all times and may not play until 2:30 p.m. on weekends and holidays. Juniors age 13-18 must be accompanied by an adult until 2:30 p.m. on holidays and weekends. Adults accompanying beginning golfers are requested to be especially observant in allowing experienced golfers to play through when appropriate.

12. Slow play is defined as a playing group failing to keep its place on the course. (If there is a clear hole ahead, the group must allow following players to play through). Groups larger than 4 are not permitted.

13. Ladies and men will wear appropriate golf attire on the golf course. The following dress code will prevail. The starter/ranger is authorized to prohibit play if players do not meet the dress code.

Shirts: Men must have collars and sleeves, except turtle necks or sweatshirts may be worn in winter weather. No T-shirts; tank, or tube tops; no halter-tops; no mesh; no bare midriffs. No offensive language, pictures or designs.

Shorts/Slacks: No sweat pants, no cut-offs, gym shorts, tennis shorts or swim wear. Shorts must be approximately mid thigh in length. No spandex or other tight, form-fitting materials.

Shoes: Golf shoes must have soft spikes. Metal spikes are not allowed. Other footwear must be approved by the starter.

14. Management reserves the right to determine when the golf course is unfit for play or when the use of motorized golf carts will be halted due to weather conditions or when carts will be limited to cart paths only.

15. No vehicles except T.C.P.O.A. maintenance, security, or specifically authorized special duty private vehicles are allowed on the golf course.

16. Players who fail to abide by these rules and regulations may have their playing privileges suspended and be asked to leave the course without refund of any monies.

2011 User Fee Schedule

Property Owners- Annual					
Basic Package					
Annual Assessment	\$ 215.00	\$ 215.00	\$ 215.00	\$ 215.00	\$ 215.00
RTS	85.00	85.00	85.00	85.00	85.00
	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00
Optional Amenities	each	Basic plus Swim	Basic plus Tennis	Basic plus Golf	Basic plus Total Package
Swim	\$ 125.00	\$ 125.00	\$ -	\$ -	\$ -
Tennis	free	-	-	-	-
Golf	450.00	-	-	450.00	-
Total Package	500.00	-	-	-	500.00
		\$ 425.00	\$ 300.00	\$ 750.00	\$ 800.00
Additional Options					
Trail fee					400.00
Golf Shed Rental- gas cart					300.00
Golf Shed Rental- electric cart					360.00
Golf Shed Rental- electric cart					360.00
Beach Pass					25.00
Amenity Holders (NPO)- Annual					
		Swim	Tennis	Golf	Total Package
Swim	\$ 150.00	\$ 150.00	\$ -	\$ -	\$ -
Tennis	free	-	free	-	-
Golf	500.00	-	-	500.00	-
Total Package	650.00	-	-	-	650.00
		\$ 150.00	\$ -	\$ 500.00	\$ 650.00
*Annual Trail fee					
					425.00
					\$ 1,075.00

Daily Fees- Swimming and Tennis				
	Daily Fees- Swimming Pool			Daily Fees- Tennis Courts
	Under 4 years	4 - 12 years	12 years and up	
Property Owners	free	\$ 3.00	\$ 5.00	free
NPO	free	\$ 4.00	\$ 6.00	\$ 5.00
Guests	free	\$ 4.00	\$ 6.00	\$ 5.00
Daily Fees- Golf				
	Daily play		Cart Rental	
	9 holes/pp	18 holes/pp	9 holes/pp	18 holes/pp
Property Owners	\$ 7.00	\$ 12.00	\$ 5.00	\$ 8.00
NPO	\$ 15.00	\$ 15.00	\$ 5.00	\$ 8.00
Guests	\$ 15.00	\$ 15.00	\$ 5.00	\$ 8.00