

RULES & REGULATIONS COMMON AREAS OF CLEARWATER SUBDIVISION

Adopted by the Clearwater Shelter Cove Homeowners Association July 12, 2011

Article VII, Section 1 of the Declaration of Covenants, Conditions and Restrictions of the Clearwater Subdivision, as reflected on Page 197, Lexington County Deed Book, provides that the Clearwater Homeowners Association (hereafter, the CHOA) shall have the power to formulate, publish and enforce reasonable rules and regulations concerning the use and enjoyment of the Subdivision's Common Area facilities.

The Common Areas of the Clearwater Subdivision are the walking paths (sidewalks), entrances to Clearwater and Shelter Cove, Tennis Courts, Boat Storage Area and the Common Water Access Lot, which includes gazebo, boat launch ramp and community beach on Lake Murray. Each major Common Area has its own unique set of rules as defined below.

The Clearwater Home Owners Association assumes no liability for boats, trailers or jet-skis stored in the Boat Storage Area; boats, trailers, jet-skis or other watercraft tied up or beached on the beach of the Common Water Access Lot or vehicles in the parking areas of the Tennis Courts, Boat Storage Area or Common Water Access Lot of the subdivision. All watercraft owners are expected to insure their property in a manner or method that fits their means, to protect themselves, their property and their liability to other watercraft owners that use the Area. Users assume all risk for use of the Tennis Courts, Boat Storage Area and Common Water Access Lot and assume all liability for any damage they cause to the facility or to other vehicles.

All Common Areas of the Clearwater subdivision are solely for the use and enjoyment of Clearwater/Shelter Cove residents and property owners and their authorized guests. To avoid the potential of any misunderstanding, guests must be accompanied by a property owner. Builders and their subcontractors, unless they are also a resident of Clearwater, cannot utilize the Common Areas.

To minimize the potential for unauthorized use by others, the Tennis Courts, Boat Storage Area and Common Water Access Lot shall be secured by padlocks. In addition, signs shall be publicly posted so as to be visible from both the road, and if necessary, the water, that such

facilities are of a private nature. It shall be the responsibility of individual property owners to maintain the security of these areas by locking the area following usage.

The CHOA shall be responsible for the operation and maintenance of the Common Areas; however it is the property owner's individual responsibility to exercise good judgment and safe practices when using the facilities. Property owners are expected to take pride in the Common Areas and through their personal actions to protect the value, desirability and attractiveness of the Common Areas. It is the individual property owner's responsibility to dispose of their own trash and garbage when using the Common Areas.

The Common Areas shall only be used for the purpose for which they are intended and reasonably suited. No immoral, improper, offensive or unlawful use shall be made of any Common Area, or any part thereof, and all valid laws, ordinances and regulations of all governmental agencies having jurisdiction shall be observed and enforced.

Due to timing and unique situations, which may on rare occasions arise, the CHOA will have the ability to make special allowances to the Common Area Rules & Regulations on an exception basis. All exceptions must be approved by a majority vote of the CHOA. No permanent rule changes will be allowed without the full approval of the Clearwater Homeowners Association Board.

In the case of any future changes to these rules, the lot owners directly adjacent to the common areas shall be notified in writing 30 days in advance so as to preview and comment on such changes as they may impact the enjoyment of their property.

COMMON WATER ACCESS LOT RULES

1. The Common Water Access Lot is an amenity of The Clearwater Homeowners Association (CHOA) and is subject to the Declaration of Covenants, Conditions and Restrictions of the Clearwater Subdivision and such other rules and declarations as the CHOA may create from time to time.
2. The hours of operation for watercraft launching in the Common Water Access Lot shall be one half (1/2) hour prior to sunrise to 10:30 p.m.
3. No overnight or permanent wet watercraft slippage will be allowed in conjunction with the Common Water Access Lot (possible single instance exceptions may be occasioned by sudden violent weather or an isolated mechanical failure).
4. The use of barbecue grills or other cooking devices, as well as fires, shall not be permitted except for any special gathering that involves the CHOA. The number of special gatherings shall be limited to a maximum of three (3) per year.
5. Musical devices will be allowed only if played in a reasonable manner that does not disturb the adjacent property owners. Complaints regarding disturbing musical devices will be dealt with by written reprimands and further infractions will be dealt with by the CHOA Board of Directors or a complaint to the appropriate law enforcement agency.
6. No children under the age of ten (10) years shall use the Common Water Access Lot unless accompanied by an adult.
7. Guests must be accompanied by a property owner.
8. Property owners shall be responsible for the conduct and safety of their guests, cleanup following such usage and shall be liable for damage to the property occasioned through neglect or willful acts of their guests.
9. Due to the limited size of the Common Water Access Lot, and so that all homeowners may enjoy their facilities, the Common Water Access Lot shall not be used for any formal gatherings except those that involve the Homeowners Association.
10. The Common Water Access Lot and its gazebo and boat launch ramp are solely for the use and enjoyment of Clearwater/Shelter Cove residents and property owners and their authorized guests. To avoid the potential of any misunderstanding, guests must be accompanied by a property owner.
11. Homeowners should make sure the gate to the Common Water Access Lot is locked at all times when not being used for boat launching or other vehicle access.

12. Due to the limited size of the Common Water Access Lot, and so as not to restrict use of the boat launching ramp (including that portion of the property which is needed to maneuver boat trailers into a position to launch watercraft), watercraft shall be promptly launched and trailers removed from the Common Water Access Lot. Under no circumstance shall vehicles and/or trailers be parked within the Common Water Access Lot or along the street adjoining, temporarily or otherwise.
13. In general, all Homeowners and their guests using the Common Water Access Lot should not park within 50 feet on either side of the entrance nor park in a manner that prevents the ability of a homeowner to maneuver a watercraft trailer safely to and from the Access Lot. This would include parking on both sides of the streets where vehicles are already present creating too narrow a path for safe maneuvering.
14. Watercraft trailers may be parked in the homeowner's driveway while the ~~boat~~ watercraft is in use. Trailers and/or watercraft on trailers should not be in the homeowner's driveway for more than forty-eight (48) hours.
15. No vehicles and/or watercraft and trailers shall be left overnight in the Common Water Access Lot (see potential weather and/or mechanical failure exception set forth in Item 3 above).
16. Property owners are expected to take pride in the Common Areas and through their personal actions to protect the value, desirability and attractiveness of the Common Areas. It is the individual property owner's responsibility to dispose of their own trash and garbage when using the Common Water Access Lot.

BOAT STORAGE AREA RULES

1. The Boat Storage Area is an amenity of The Clearwater Homeowners Association (CHOA) and is subject to the Declaration of Covenants, Conditions and Restrictions of the Clearwater Subdivision and such other rules and declarations as the CHOA may create in fairness to each homeowner.
2. All homeowners must provide information about the watercraft and/or trailer being stored in the Boat Storage Area to include make and type of watercraft and trailer, current SCDNR number; copy of SCDNR registration certificate; and other pertinent information needed to manage the storage area appropriately.
3. Homeowners shall be responsible for their conduct and safety and the conduct and safety of their guests while using or accessing the Boat Storage Area
4. The Clearwater Home Owners Association assumes no liability for boats, watercraft or trailers stored in the storage area as it pertains to damages caused by other homeowners. All owners are expected to insure their property in a manner or method that fits their means, to protect themselves, their property and their liability to other watercraft owners that use the Area. Users assume all risk for use of the storage area and assume all liability for any damage they cause to the facility or to other vehicles.
5. Only boats, jet-skis or other watercraft and boat trailers may be stored in the Boat Storage Area
6. In fairness to all Clearwater property owners, recognizing the limited size of the Boat Storage Area, only one watercraft per property owner will be accommodated. Two jet skis on a single trailer are considered a single watercraft.
7. All spaces will be issued by a first come, first serve basis. Once the storage area is full, a waiting list will be established.
8. When a space comes available, or the parking area is expanded, spaces will be filled from the waiting list first.
9. Only homeowners in good standing as to association assessments will be able to store vehicles. If a homeowner falls into arrears on their homeowner association assessments, loss of storage privileges will result.
10. Space privileges are not transferable. Spaces are for the specific watercraft assigned to each space. If a user needs to change the vehicle being stored, a notification to the storage committee will be required.

11. Space rights in the storage area do not transfer with property. The buyer of a home in Clearwater does not assume the space of the previous homeowner.
12. Homeowner whose space shall remain vacant for a period of thirty (30) consecutive days shall in each instance notify the Boat Storage Chairman prior to the occurrence.
13. Parking will only be allowed in assigned spaces. No perimeter parking. No parking outside the fenced in area.
14. All stored items are required to be titled; trailers and watercraft must have current state registration (if applicable). No unlicensed, untitled vehicles. No unusable trailers. No derelict or junked watercraft or trailers are allowed.
15. All users of the storage area are responsible for any costs of cleanup due to fuel or chemical spills from their vehicles. All spills must be reported to the storage committee or the homeowners association. In the event that a spill warrants, the proper governing authorities will be notified in order to protect the association from fines and damages.
16. Anyone caught intentionally dumping any substance (i.e. oil, gas, chemicals, sewage, etc.) in the storage area will lose his or her parking rights. The said individuals will be reported to the governing agency.
17. No chemicals of any kind are allowed to be stored within the storage area, including gasoline being stored in containers other than the watercraft's fuel tank.
18. Items are not allowed to be secured to the fence area. Any damage should be reported to the Storage Area Committee immediately. Damage to the fence area of an assigned space will be repaired at the assigned homeowner's cost.
19. The gate to the storage area will be locked at all times. A single key for the lock will be issued when a space is assigned. Users are responsible for insuring the gate remains locked. If an owner gives up their space or loses their space, the key must be promptly returned to the association. A replacement fee of \$5.00 will be charged for loss of key.
20. If a User damages the Storage Facility or other User's property while in the Storage Facility, the damage must be immediately reported to the Boat Storage Committee or CHOA, and to the owner of the damaged property. Arrangements shall be made to repair the damage to the condition that existed prior to the damage. Failure to report such damage or to immediately repair such damage will be a cause of action to lose the use of the storage space.
21. From time to time the CHOA may create additional rules regarding the Storage Facility or change the existing Rules. The CHOA shall provide the Users with written notice of

the additional or revised rules and those rules will become effective thirty (30) days after such a notice.

22. Littering or leaving trash/debris in the Storage Facility is prohibited.
23. No watercraft or trailer maintenance of any kind is permitted in the Storage Facility.
24. Users shall at all times keep his or her space in a clean condition, grass cut, free of trash and debris.
25. For any infraction of the Storage Area Rules, notice will be made in writing to the user allowing 30 days to correct the infraction. After 30 days, the user will be required to remove the watercraft, relinquishing use of the space.

TENNIS COURTS RULES

1. The Tennis Courts are an amenity of The Clearwater Homeowners Association (CHOA) and are subject to such rules and declarations as the CHOA may create in fairness to each homeowner.
2. Tennis courts are available for use between 7:30 am and 10:00 pm by Clearwater residents and invited guests only (members must accompany guests at all times). Guests are limited to 3 per court. Special functions must be cleared with the Tennis Chairperson.
3. Children under age 10 who wish to play need to be accompanied by a parent or supervising adult.
4. School age children and teenagers are encouraged to use the courts during non-prime time (before 6:00 pm on weekdays).
5. Only tennis players are allowed on the courts. No animals, food, glassware, toys or chairs are allowed inside the courts at any time. Please no glass bottles on the tennis courts!
6. Tennis courts are for tennis only. No baseball or basketball play is allowed. No bicycles, tricycles, big wheels, skates, scooters, skateboards, or any types of wheels, etc., are allowed on the courts at any time.
7. Proper tennis shoes (please no black soles), attire, and etiquette are required at all times.
8. Players are expected to maintain full control over their emotions and the resulting behavior throughout. Profanity is not to be used on the courts. No hitting the net, fence or other court surfaces.
9. Individual members will be held financially responsible for any damage to the courts or equipment incurred by themselves, their children or their guests.
10. Homeowners and guests play at their own risk. The CHOA is not responsible for any injuries to any person, participating or not.
11. As a courtesy, even if a court is open while any organized matches or practices are being played, please wait until the game is complete or players change sides before playing on the open court.
12. Please turn off the lights and make sure all gates are locked if you are the last one playing on the courts.
13. The gate to the tennis courts will be locked at all times. A single key for the lock will be issued upon request by a homeowner. Users are responsible for insuring the gate remains locked. A replacement fee of \$5.00 will be charged for loss of key.

This set of Common Area Rules and Regulations have been reviewed by the homeowners and adopted by the Clearwater Home Owners Association and replaces all prior rules and regulations concerning any and/or all common areas within the Clearwater subdivision, including the "Rules and Regulations of Common Water Access Facilities" originally adopted in 1993.

Dated the 12th day of July, 2011.

Harriet Hobbs, President

Ronda Brown, Vice President

Kim Bowman, Secretary

Stephen Layton, Treasurer

Perry Bowers, Shelter Cove Member at Large

Jim Long, Clearwater Member at Large