

RULES AND REGULATIONS FOR THE LAKE SUMMERSET ASSOCIATION

A. INTRODUCTION

This book (known as the Redbook) contains the regulations governing the use of Lake Summerset and its facilities by property owners and their guests. The original regulations were duly considered and officially adopted in 1971 by the Board of Directors of the Lake Summerset Association (herein called LSA) with the advice and assistance of the Community Relations Committee. This new edition reflects all the changes up to March 14, 2005, and supersedes all previous editions. For revisions made after publication, check with the LSA office.

For purposes of identification this Redbook defines LSA as having two geographic areas: 1) Lake Summerset with all its grounds and waters surrounding it, and 2) the campgrounds.

LSA members are classified as Principal, Associate, Junior, or Tenant. 1. Principal member refers to each adult person having equal/equitable ownership, with one voting number for each lot. 2. Associate members means significant others (i.e. spouse, adult children, parent (s) etc.) living with and in the same principal residence. 3. A Junior Member is an Associate Member under the age 23 legally living in the same principal residence. 4. Tenant members means regular occupants of a residence in LSA (LSA approval in written application for associate membership required). Associate, Junior, and Tenant members may not necessarily have the same privileges as a Principal member.

Principal members are responsible for the actions of themselves, their family, guests, and all others having access to Lake Summerset under their authority.

VIOLETIONS OF THE REDBOOK OR BLUEBOOK RULES MAY RESULT
IN CITATIONS AND/OR FINES AGAINST THE PRINCIPAL MEMBER, AND
IGNORANCE OF THE RULES WILL NOT BE CONSIDERED A VALID
EXCUSE.

The Lake Summerset Association desires to make quite clear to the members and to all persons who are properly allowed to use its amenities, that it is NOT a law enforcement agency and it does not exercise any arrest or criminal law enforcement powers. The relationship between Lake Summerset Association and its members, is one of private, civil contract. Members choose to acquire property at the Lake, and voluntarily agree to become members of the Association, and to be subject to, and abide by, the LSA covenants, by-laws, rules and regulations.

1. Members and guests on occasion may be requested by LSA public safety or other staff to temporarily stop and answer questions when a strong and honest suspicion exists that an Association rules is being violated..
2. Any member, and any guest properly present within the Lake Summerset Subdivision, who declines to stop and answer questions when so requested by LSA public safety or other staff, shall be deemed to have violated a rule of the Association.

3. A member or guest shall be deemed to have been requested to stop and answer questions if alerted by lights of an LSA public safety patrol vehicle, by a verbal or gestured signal by LSA staff member or by flagging or other clear indication of a request to stop, by an LSA patrol boat on the waters of Lake Summerset.
4. A member or guest who uses the water of Lake Summerset is required to allow inspection of fishing and boating equipment, and of any fish caught, upon the request of LSA public safety or other staff.
5. A member or guest who declines to stay and allow inspection as above provided, shall be deemed to have violated a rule of the Association. 3/11/13

As our LSA community grows, all of the regulations have been formulated with one foremost aim, namely to establish orderly and reasonable procedures for governing activities and for maintaining the integrity of LSA while allowing as much individual freedom as possible. Individual freedom does not condone the use of profane, obscene or abusive language to any member or staff. The application of common sense and courtesy together with respect for one's neighbor and his property are the primary requisites to ensure that LSA will be a truly enjoyable place to live and play. Additionally, it is to be understood that all activities engaged in at LSA, at any time of the year, are at the sole risk of the participant.

In addition to these Regulations, you should read and be familiar with the Declaration of Restrictions (Bluebook) which has been recorded in the offices of the Winnebago and Stephenson County Recorders, and which is binding upon title to, and the owners of, lots in LSA. All of the restrictions are incorporated by reference and made a part of these regulations, but in the event of any ambiguity between the Bluebook and this Redbook, the Bluebook will prevail.

B. ENTRY PROCEDURES AND GUEST REGULATIONS

1. General Regulations Pertaining to Members and Guests

(a) Except for members using valid gate passes, the Main Gate is to be used for all general entry and exit from LSA. Traffic entering through the Main Gate must STOP and receive permission from the guard in order to proceed. Guests and visitors may be required to provide a government issued photo I.D., such as a driver's license or passport for entry authorization. The Public Safety Staff has the right to refuse entry of guests if warranted.

(b) Members who have paid the required fee and have been issued a key card from the LSA office, may use the automated gates, but must comply with gate regulations (available at LSA office).

(c) Junior member guest passes are restricted to their house only unless co-authorized by the member of the same household.

(d) As a member, you (and guests accompanying you) shall be permitted to enter if you simply display to the guard a current and unrevoked LSA membership card properly signed by you. Membership cards will be issued and revalidated

annually after payment of all Association charges. You will be billed each February for the annual assessment.

(1) In accordance with the Bluebook Section E "Suspension of Privileges of Membership" entry into LSA for members who are delinquent on dues payment shall be restricted to use of a temporary daily pass (Red Card) issued by public safety at the main gate which allows a direct route from the main gate to the owned property only, but denies use of any LSA facilities (parks, swimming pool, beaches, etc. Lien procedures for any unpaid dues, charges or fees shall be instituted in accordance with Section C, iii of the Bluebook.

(2) In accordance with the Bluebook Section E "Suspension of Privileges of Membership", entry into LSA and use of its facilities shall be suspended for guests and visitors of members who are delinquent on dues, charges and fees payment owed to the Association until such delinquencies are paid in full.

(e) The LSA decal is to be displayed in the inside lower left corner of the driver's side windshield of your vehicle. A vehicle merely displaying a properly displayed LSA decal shall not necessarily be permitted unless the occupants of the vehicle can otherwise establish (e.g., by a membership card) that they are entitled to enter. Guards are authorized to request supplemental identification, such as a driver's license, in any case.

(f) If you do not accompany your guests into LSA, you must give advance notice. Advance notice is given by hand delivery or mailing it to the Guard House. A properly completed guest card identifies your guest by name, address, and arrival date and includes member's name, lot number and signature. Your guests will then be permitted to enter on the specific date, after identifying themselves to the guard. Blank guest cards are available at the LSA office and the entrance Guardhouse. Guest lists up to 10 persons must be alphabetized on the reverse side of the guest card. Guest lists of 10 or more persons must be delivered to the guardhouse 24 hours prior to the event. Remember to list member's name, lot number, date of event and location of function.

(g) Guests not accompanied by you and not identified by advance written notice to the guard service shall be permitted to enter only if the guard can easily reach you by telephone. This service is limited to weekday (M-Th). On weekends (F-Sun) and holidays, guests without advance notice will be required to phone the member asking them to deliver a pass to the guardhouse before admission is granted. Guests may NOT bring their guest card with them, nor borrow a member's membership card to gain entrance to LSA.

(h) No parties of guests may be brought in by any vehicle carrying or designed and equipped to carry over 12 people. No such vehicle will be admitted

through the gate except in connection with a social function or activity officially sponsored by LSA, or for school bussing to district schools serving Lake Summerset, or except with the written permission of the LSA Manager.

(i) All vehicles not displaying a current LSA windshield decal must have a "temporary" identification slip (guest window pass) taped to the lower driver's side corner of their windshields when present. The gate guard will supply that temporary identification slip (guest window pass) when he/she authorizes entry of any vehicle not carrying an LSA decal. When on LSA property, all temporary identification slips (guest window passes) must be kept current.

(j) To avoid overcrowding of the facilities within LSA, you are urged not to allow guests to use the facilities unless they are directly in your company during their stay.

(k) You are responsible for the action of your guests and any fines that may be levied if they violate these Regulations. You should take care that your guests know and comply with these Regulations and Restrictions.

2. Delivery and Service Personnel

If you contemplate the arrival of delivery or service personnel, you should notify the guard by a written notice (handed or mailed in advance) to expect such personnel. Delivery and service personnel will be permitted to enter LSA under the same provisions pertaining to guests. Delivery and service personnel will be logged in and out in the guard's logbook.

3. Contractors

If you employ a building contractor, sub contractor, etc., you are obligated to inform them of the restrictions/regulations governing you (B1a and B4). You should give written notice to the LSA Office of the name of the contractor and you should instruct the contractor to provide the guard service with a list of any sub-contractors who will be employed (and the dates of their work) so that the guard may permit such contractors and sub-contractors to enter after identifying themselves. You should also inform the LSA Office of the dates when construction is to be started and completed. If an authorizing notice expires before your contractor finishes his work, you may send in a renewed written notice. Large trucks and contractors' equipment will not be permitted to enter or exit via the special truck lanes during hours of darkness, except by special permission of the Manager.

4. Entry of Non-Members Under Extended Guest Pass "Red Card" Procedure.

Resident members may apply for this pass for a visiting nurse, babysitter, house check or family member, whom they wish to come only to and from the house AND NOT USE THE FACILITIES. Inquire at the LSA office for further details.

(a) Any Red Card entrant, contractor, sub-contractor, workman or delivery person admitted through the Main Gate will be given a specially colored temporary identification slip which must be taped to the lower inside driver's side windshield of the vehicle. Vehicles so identified shall travel only between the Main Gate and the lot of the authorizing LSA member. Such admitted persons may not drive around the Development, use or park at any of the various LSA facilities (i.e., lake, lodge, beach, pool, tennis courts etc.).

(b) If you are the LSA member who authorized the admittance of an Extended Guest Card (Red Card) Entrant, contractor, sub-contractor, workman or delivery person, you are responsible for and must pay any fines levied because they violate any part of these Regulations. This is the same as the provisions in Section B1(k) regarding your social guests.

(c) Each LSA Principal Member (including non-resident open lot owners) will be allocated up to 6 amenity passes. Each Principal Member, regardless of the number of lots owned, will be limited to 6 amenity passes. Each of the 1 passes may list an entire family (spouse and children). Guests listed will have access to all amenities of Lake Summerset. The list of amenity passes may be submitted any time during the year, and must be renewed by March 1 of each year. The amenity pass is issued in accordance with limitations found above in Section B Entry Procedures 1 subsection D through K. The form titled Request for Extended Amenity Pass must be completed.

Upon recommendation by the Lake Manager, the Board of Directors may suspend the Amenity Pass program. *April 14, 2008*

5. Renting and Lending of Homes

If you wish to temporarily rent or "lend" your residence to a non-member, you should first contact the Manager to obtain a copy of the applicable SUB-REGULATIONS, fill out the required form which will be given to you, and secure the Manager's written approval. Such sub-regulations must be followed before any residence may be rented or "loaned" and before any non-member tenant or resident shall be permitted to enter LSA. For occupancy of more than two weeks, the occupant must apply for, pay the fee, and be accepted into associate membership in LSA.

6. Solicitors

No unapproved soliciting shall be permitted within LSA. However -

(a) guidelines for approved organizations to solicit are listed and available at the LSA office.

- (b) no unapproved soliciting activities of any kind shall be carried on at the main entrance to LSA.

C. VEHICLE AND TRAFFIC REGULATIONS

1. General Regulations

- (a) All rules and restrictions contained in the Illinois Motor Vehicle Code, are hereby incorporated by reference and made applicable to the operator of any motor vehicle within the Lake Summerset development, unless displaced by a particular provision of these rules and regulations. Any vehicle requiring a state license to travel on Illinois streets and highways must bear a state license when in LSA (with the exception of boat or utility trailers or motor-driven cycles owned by members). A "Moped" is considered to be a motor-driven cycle for purposes of these regulations.
- (b) The Rules of the Road as set forth in the official Illinois driver's manual are hereby incorporated by reference and made applicable to vehicle operators as if specifically set forth in these Rules and Regulations, and must be observed by the operator of any vehicle within LSA.
- (c) Members and guests on occasion may be requested by LSA public safety or other staff to temporarily stop and answer questions, when a strong and honest suspicion exists that Association rules are being violated.
- (d) Any member, and any guest properly present within the Lake Summerset Subdivision, who declines to stop and answer questions when so requested by LSA public safety or other staff, shall have violated a rule of the Association, and the liquidated damage to be paid to the Association upon such rule violation, shall be \$250.
- (e) A member or guest shall be deemed to have been requested to stop and answer questions if alerted by lights of an LSA public safety patrol vehicle, by a verbal or gestured signal by LSA staff member or by flagging or other clear indication of a request to stop, by an LSA patrol boat on the waters of Lake Summerset.
- (f) Walkers and joggers must face oncoming traffic and shall have the right of way at all times on all roads in LSA. (IL Rules of the Road November 1999).
- (g) A member in good standing (dues paid up on all lots owned) shall receive an LSA vehicle decal for each copy of a valid state vehicle registration provided to the LSA office. Registrations must be legible, clearly showing the name, member's permanent address, and vehicle make and year, and license plate number. Because of the frequency of changes in vehicles, copies of state registrations will be required annually at membership renewal time, and

throughout the year whenever vehicle ownership is changed. No verbal requests for decals by telephone will be accepted. The display of a current LSA vehicle decal is prohibited unless that vehicle has been registered with the LSA office.

All vehicle decals shall be displayed in the inside lower driver's side corner of the windshield for easy visibility and identification. Public Safety may request a decal be removed to the correct location.

Replacement decals for new vehicles or vehicles sustaining a broken windshield will be issued only upon: proof of windshield replacement such as bill or receipt, or return of the major portion of the decal, which has been removed from the old windshield.

(h) No car or truck may be driven on the ice of the frozen lake in winter, or anywhere other than an established roadway or parking area at any time. On all days when Winnebago County imposes vehicle weight limits on its blacktop roads (e.g., during the spring thaw), the same limits are adopted by reference and shall apply for the roads within Lake Summerset.

(i) All trailers, i.e., snowmobile, boat, camping and campers must have lot numbers at least two inches high of contrasting color in a place highly visible.

2. Adoption by Reference

The adoption by reference of those rules and regulations consistent with the LSA Redbook, as set forth in the Illinois Vehicle Code and the Illinois Rules of the Road, refers to Chapters 11 and 12 of such Code, 625 ILCS 5/11-100 et seq. and 5/12 et seq. Such rules shall govern the use, operation and equipment of motor vehicles operated within the Lake Summerset Subdivision, as rules and regulations of the LSA applicable to and enforceable against its members and their guests, as conditions of membership in good standing, in the LSA. The Illinois Vehicle Code does not otherwise apply to the private property within the Lake Summerset Subdivision except as Illinois law otherwise provides. Violation of any of these rules and regulations incorporated by reference is not intended to result in a violation of Illinois state law, nor to be reported to the Illinois Secretary of State, but shall rather constitute a violation of the rules and regulations of LSA, and be punishable only as provided in Article M of these rules and regulations.

3. Operator's Permits

Every person operating a licensed vehicle within LSA must possess a valid operator's permit as set forth in the Illinois Rules of the Road. Motor-driven cycles of 150cc and above may be driven by any person in LSA who has in possession a valid state automobile driver's license and who is 18 years or more in age.

4. Speed Limits

The speed limit on all roads throughout LSA shall be 30 miles per hour except where lower limits are posted. All "yield" and stop signs must be obeyed.

5. Parking

(a) No vehicle shall be parked at any time on any green area or restricted area in LSA. Overnight parking on any street, road shoulder, right of way, easement or green area requires prior written approval from the public safety manager. No commercial truck with a plate classification of D (gvw of 12,000) or higher shall be parked for overnight or longer periods of time except for class D vehicles registered with L.S.A.

(b) Undriveable and/or unlicensed vehicles may not be parked for storage outdoors on member lots in LSA.

(c) Vehicles undergoing repair may not be parked outdoors on member lots for more than seven consecutive days.

(d) Utility trailers (6 ft x 10 ft and smaller), boats/boat trailers and closed popup camping trailers may be parked on open lots as inconspicuously as possible. The area around these parked items must be maintained (i.e., free from unsightly growth of vegetation/weeds).

(e) Travel Trailers and 5th wheel trailers may be parked on developed lots. There can, however, be no habitation.

6. Snowmobiles, Motor-Driven Cycles, All Terrain Vehicles, Golf Carts and Go-Carts

(a) On LSA roadways, the age requirement for drivers of the above listed vehicles is a 12-year-old minimum operator age.

(b) Every snowmobile, motor-driven cycle, go-cart and any unlicensed motor vehicle must be registered with the LSA office and must be inspected. No three-wheel All Terrain vehicle will be operated in LSA. The provision that motorcycles must be LSA registered shall apply only if:

- 1) The vehicle does not carry a State license plate or
- 2) The vehicle carries a State license plate but will be operated in Lake Summerset by an individual who does not have in his possession an appropriate "L" or "M" license qualifying him to operate the motor-driven cycle on State highways.
- 3) Every snowmobile, motor-driven cycle, go-cart or any other motorized vehicle operator is required to wear eye protection in conformance with State regulations.

4) Helmets are recommended during vehicle operation.

(c) Re-registration of unlicensed vehicles will be required annually and yearly decals to be affixed to the LSA identification plate will be issued by the LSA office.

(d) All motor-driven cycles, ATV's, go-carts and snowmobiles not licensed for the road with a valid State license plate must display a plate on the rear of the machine bearing the owner's lot number in six-inch (6") high letters. Snowmobiles must display these numbers on both sides of the machine *or on plate attached to rear of machine and have a current LSA decal displayed in windshield.*

(e) Every, go-cart, or motor-driven cycle with a wheel size of fourteen inches (14") and under, or any other unlicensed motorized vehicle, must display a red or orange visibility flag not less than six feet (6') above ground while being operated within LSA. Snowmobiles are exempt from this rule.

(f) No more than one person is permitted on a vehicle unless a second set of foot pegs are provided by the manufacturer's specifications. On golf carts, where the seating capacity is limited to the seats provided by the manufacturer, passengers are prohibited from occupying the cargo area.

(g) For safety reasons, ages of operators with reference to the size of motor-driven vehicles, except golf carts, operated in LSA will be limited strictly as follows:

1) Persons of minimum driving age (12 through age 13) may operate a vehicle having an engine of 75cc maximum.

(a) Persons of ages 12 through 13 may operate a 4 wheel ATV having an engine of 90cc maximum.

2) Persons of ages 14 through 15 may operate a vehicle having an engine of 100cc maximum.

3) Persons of ages 16 through 17 may operate a vehicle having an engine of 150cc maximum.

4) Any person who is age 18 or over may operate any motor-driven vehicle (regardless of engine size) if that person possesses a valid State automobile driver's license and the vehicle is registered with the LSA office. Registration of any vehicle by LSA is not required if (a) the machine carries valid State license plates, and (b) all operators thereof possess an appropriate "L" or "M" State driver's license for the size machine being operated.

(h) The parent or guardian of any minor is fully responsible and liable for any claims against the minor arising from operation of any motorized vehicle within LSA. A current certificate of liability insurance in the minimum amount of \$500,000, naming LSA as an additional insured or additional interest will be required for each vehicle before registration will be granted. Such parent or guardian shall be required to sign a waiver of any future claim against LSA for any injury or damage arising from any cause and to sign an indemnification of LSA from any claim of any person arising as an incident to operation of a motorized vehicle

within LSA. Such waiver and indemnification are conditions precedent to the granting of LSA registration for any motorized vehicle.

(i) No snowmobile, motor-driven cycle, go-cart or other unlicensed motor vehicle shall be operated in a reckless or unduly noisy manner, nor shall they be operated between sunset and sunrise, except that snowmobiles and ATV's may be operated until 10 p.m. on snow. Any unlicensed operator receiving three (3) citations in a year shall have his/her driving privileges revoked for a year from the date of the last citation, in addition to the monetary fine imposed. Additional driving violations during the year when privileges are revoked will be subjected to a \$500 fine, which would double for each subsequent violation during the same year.

(j) Snowmobiles may be driven after 10:00 p.m. only when used for transportation between member residence and the gate through DESIGNATED areas only.

(k) All provisions of Illinois laws and regulations pertaining to operation of snowmobiles apply fully within LSA. Any young person who has been certified by the State of Illinois to operate a snowmobile is not subject to the age restrictions of sub-paragraph 5(g).

(l) No snowmobiling will be allowed if there is less than 3" of snow on frozen ground.

(m) Guests may come through the guarded gate on non-member owned snowmobiles only when accompanied by a member and may only ride between the gate and the member residence by the most direct authorized route. A guest tag must be on the snowmobile's handlebar with the member's lot number on it. The member must also escort his guest back to the gate.

(n) Snowmobiles, motor-driven cycles, go-carts and other unlicensed motor vehicles shall be operated only on the roads and road shoulders in LSA or on any designated trails which are authorized, clearly marked and shown on maps to be posted at the LSA office. Snowmobiling on private lots or within non-designated LSA parks is prohibited. Snowmobiles may have access to the frozen lake by the Southgate boat launch, Harting Park, Birch Park, Juniper Park, Sunrise Beach and the Marina area. Operation of snowmobiles and ATV's on the frozen lake shall be totally at the operator's own risk of injury or drowning. EXTREME CAUTION IS URGED.

(o) Golf carts with handicap stickers are allowed to park on the grass, but not under the drip line of trees. This is subject to review by the General Manager and Public Safety personnel if abused. *March 10, 2008*

6. All Non-Motorized Recreational Devices, such as Skateboards/Roller Blades and Skates/Cross Country Summer Ski Simulator.

(a) Only a standing position will be permitted.

(b) The Illinois "Rules of the Road" shall apply to scooters, bicycles, wagons and skateboards as stated in C1(b).

(c) Activities regarding the above shall be permitted only during the hours between sunrise and sunset and shall not be allowed at any time on Pier Drive, Lake Summerset and Baintree Roads.

(d) All such activities shall be at the operator's own risk of injury. EXTREME CAUTION IS URGED.

D. SWIMMING, BEACH AND POOL REGULATIONS

1. General Swimming Regulations

(a) Swimming in the ponds within LSA is not permitted.

(b) It is recommended that no one should swim alone anywhere including the beach areas.

(c) Swimming in the lake beyond 100 feet from shoreline is not permitted, except within the marker buoys at the established swimming beaches. While swimming from a boat, swimmers must stay within 50 feet from the boat.

2. Scuba Diving

(a) Scuba diving can only be done with 2 or more people and must have safety equipment, pass certification, must predesignate diving area and notify LSA office of dive area/time, etc.

(b) Scuba divers must remain within 100 feet of the shoreline except during non-skiing hours (see Section F-2).

(c) The areas occupied by a scuba diver must be designated by proper markings such as flags or the like.

3. Beach Areas and Contiguous Green Areas

(a) Specific Illinois Department of Public Health and LSA rules are posted at the beach areas and must be strictly followed.

(b) When the lifeguards are not present, the beach areas are to be considered closed and swimming in those areas is at your own risk.

- (c) The lifeguards have full authority over the beach areas and their judgment must be respected. Report any unsafe conditions to the lifeguards. Do not carry on unnecessary conversations with the lifeguards.
- (d) Picnicking and fires are not permitted on the beaches.
- (e) To keep the beaches safe, breakable objects must not be brought into the beach areas. All trash must be placed in containers.
- (f) Pets are not permitted on the beaches or the Concession Stand area.
- (g) No food or drink is allowed on the LSA swim rafts.

4. The Swimming Pool

- (a) Specific Illinois Department of Public Health and LSA rules are posted at the pool and must be strictly followed.
- (b) The pool may be closed at the discretion of the lifeguards during inclement weather and other emergency situations.
- (c) The lifeguards have full authority over the pool area and may suspend your pool privileges if you fail to comply with their directions or with the rules regarding the use of the pool.
- (d) It is recommended all swimmers must take showers before entering the pool.
- (e) Only persons wearing proper swimming attire (no cut-offs) will be permitted in the pool area.
- (f) Children under age 10 must be accompanied by a responsible person age 13 or older. Children are not to be left unattended at any time while in the swimming pool area.
- (g) Soft balls (nerf type) and diving sticks/rings are only allowed in the shallow end of the pool. Flotation suits may be used by children accompanied by parent. All flotation devices and toys are to be lifeguard approved and for safety factors may be removed at lifeguards discretion. Water wings are prohibited at the pool, due to safety concerns.
- (h) Food, beverages, smoking and pets are not permitted in the pool area.
- (i) To help avoid overcrowding of the pool, you are urged to limit the number of guests you bring with you to the pool. A party of ten or more guests must obtain

permission from the Manager before those in your party will be permitted to use the pool at the same time.

(j) The pool may not be reserved for private use without prior LSA approval.

E. BOATING REGULATIONS

1. General Regulations

(a) The provisions of the State of Illinois Boat Registration and Safety Act are incorporated by reference and made applicable to LSA members as if specifically set forth in these Rules and Regulations. All boats on LSA common property or in the water must have current State/LSA decals.

(b) Every boat operator is required to know the Boat Registration and Safety Act.

(c) The racing of powerboats is not permitted.

(d) No boat shall be operated in any restricted areas, which are marked by buoys, or which may be otherwise so designated from time-to-time.

(e) Docking of boats is only permitted in posted areas, or on the shoreline of your lot, or on another owner's lot provided the owner has previously given written permission to you. No docking or beaching is permitted on LSA dock areas except as posted. Regulations regarding docking at the marina docks will be published in the newspaper and/or posted at those docks.

(f) Any boat operator involved in a boating accident must report such accident to the Manager or Public Safety and may be required to fill out State Accident Form.

(g) No person in any boat shall operate radio, stereo, or electronic device of any sound or amplification system, which can be heard 75 or more feet from boat when boat is standing or being operated on the lake, except for emergency use or official public safety use, or permission of the LSA Manager.

2. Registration of Boats

(a) Any boat operated on the lake must be registered with the State in which the owner resides if registration of that boat is required by the laws of that State. All such boats must clearly display the State registration number. Non-powered boats, such as canoes, paddle boats, kayaks, etc., are required to display a current State of Illinois Water Usage Stamp (Paddle Pass) and an LSA registration decal with lot number.

(b) All boats operated on the lake must be registered with the LSA office. This includes non-powered boats, but are exempt from the following. To register a boat an LSA registration form (available by mail from the LSA office) must be completed and submitted. Registration of all motor or sail powered watercraft must also include:

- 1) A copy of the registration issued by Illinois or the State in which the owner resides, if registration is required by the State
- 2) A certificate of marine public liability and property damage insurance if the boat is equipped with a motor exceeding 10 horsepower.
- 3) Temporary registration requires documentation and insurance.

(c) Each boat seasonally registered with the LSA office in accordance with Section E-2(b) shall be given an LSA colored registration sticker and shall be assigned an LSA registration number (owner's lot number). The sticker must be displayed clearly on the boat port side (left) gunwale, adjacent to the stern. LSA numbers must be of contrasting color to the boat.

LS and your lot number (for example, LS 1) must be displayed on both gunwales adjacent to the stern. The size of the displayed numerals shall be the same as those for the State registration number and may be applied by using the conventional numerical decals available at hardware or marine stores. Any person operating a boat not displaying a current Lake Summerset registration sticker and lot number (except those boats having a valid temporary registration) will be subject to monetary penalty and suspension of boat privileges. Boat "types" as the term is used herein are (i) power boats, including deckboats, (ii) fishing boats having a motor of 50 HP or less, (iii) pontoon boats having a motor of 75 HP or less, and (iv) non-motorized boats (e.g., canoes, kayaks, paddles boats, wind surfers, etc). No more than one boats of each type may be registered per lot, except that up to six non-motorized boats may be registered per lot in any combination. *July 19, 2011*

(d) If you do not have a boat of a given type registered with the LSA office but have a guest who owns a boat of that type which you wish to borrow and use, you may obtain a temporary registration of your borrowed boat by applying to the LSA office. You must be on the boat at all times when it is in use on the lake. The validated colored temporary registration form must be carried in that boat when on the water and turned in to the guard when exiting through the main gate. To avoid over-crowding of the lake, you will not be permitted to temporarily register or operate your guest's boat if you have a registered boat of the same type.

(e) A boat registration card will be issued each year with the registration sticker for a boat. Any person taking a boat from Lake Summerset must stop at the main gate and exhibit the registration card to the guard.

3. Speed Limits

- (a) Boats must never exceed a speed, which is safe and reasonable for the prevailing conditions and never above forty miles per hour.
- (b) No boat may exceed a slow, "no wake" speed while between the shoreline and the marker buoys, which ring the lake, or while in other designated restricted areas. "NO WAKE" means flat water without any froth behind the boat.
- (c) No power boat may exceed a speed of ten miles an hour before 10 a.m. and after 8 p.m. on weekdays and before 10 a.m. and after 6 p.m. on Saturdays, Sundays and holidays. You must do your fast boat riding and skiing during these middle hours and leave the other hours for the enjoyment of fishermen, canoeists and sailors.
- (d) Traffic flow for all boats, outside the buoys and all water skiing must be in a generally counterclockwise direction around the lake.
- (e) Boats must stay at least 100 feet from a flag or buoy marking the presence of a scuba diver under the water.

4. Restrictions on Sizes and Types of Boats

- (a) No powerboat operated on the lake may exceed 18 feet in length per manufacturer's specification and Illinois State Registration. *July 19, 2011*

No pontoon boat operated on the lake may exceed 20 feet in length per manufacturer's specification and Illinois State Registration.

No sailboat operated on the lake may exceed 20 feet in length per manufacturer's specifications and Illinois State Registration.

The exception to the limits specified herein shall be those crafts, which have been continuously registered with LSA prior to the adoption of the applicable length limit.

- (b) No boat-motor combination exceeding 70 horsepower may be operated on the lake or registered by LSA *unless* previously grandfathered or registered after the following horsepower limits changes.

Effective January 2003, the maximum H.P. was increased to 75 H.P. for power boats, including deck boats and pontoon boats, providing such motors meet or exceed the C.A.R.B. 2001 rating (one star rating).

Effective July 2011, the maximum H.P. was increased to 90 H.P. for power boats, including deck boats, providing such motors meet or exceed the C.A.R.B. 2008 rating (three star rating).

C.A.R.B. is an acronym for “California Air Resources Board”. The C.A.R.B. rating and star labeling system is an industry standard for engine exhaust emissions.

These new H.P. limits and C.A.R.B. ratings apply to motors greater than 75 H.P. up to 90 H.P. which are replacements on registered boats, used boat and motor combinations and new boat and motor combinations registered after these dates. These new ratings apply to both two and four cycle outboard motors. *July 19, 2011*

- (c) Houseboats may not be operated on the lake nor may anyone sleep overnight on any boat.
- (d) All boats may cross the lake in the most direct manner at any given time, providing good judgment is used and the safety of others is observed. Non-motorized boats shall have the right of way.

5. Personal Watercraft

"Personal Watercraft" means a motorboat that uses an inboard/outboard motor powering a water jet pump or propeller as its primary source of power and that is designed to be operated by standing on, kneeling on or sitting astride the watercraft. Personal watercraft is subject to all State of Illinois Dept. of Conservation boating regulations and LSA boating rules.

- (a) No person may operate a personal watercraft BETWEEN SUNSET AND SUNRISE. (Fast boating hours rule applies per Section 3(c).
- (b) No person may operate a personal watercraft unless each person riding on the personal watercraft is wearing a personal flotation device.
- (c) Jumping the wake of another boat is prohibited
- (d) Racing of personal watercraft is prohibited (see Section E1(c).
- (e) No person may use a personal watercraft to tow a person or any other watercraft or device.
- (f) The motor power output on all personal watercraft may not exceed 550cc's except that all units previously registered over 550cc's will be grandfathered until such time they are replaced.

(g) Effective June 2, 1995, no "Personal Watercraft" as described in the opening paragraph of Section E5 shall be allowed to be registered or operated on Lake Summerset. Personal watercraft previously and continuously registered with LSA shall be "grandfathered" so long as ownership does not change.

(h) All craft to be operated over, on, in or below the waters of LSA must comply with E4 (restrictions on sizes and types of boats) and E5 (personal watercraft). If not in compliance, the craft is prohibited until LSA approval.

(i) Transfer/Sale of watercraft. See Article 3, Section 2 of the By-Laws of LSA

F. WATER SKIING REGULATIONS

1. General Regulations

(a) The provisions of the State of Illinois Boat Registration and Safety Act have been adopted by the Board to be applicable to all water skiing activities on the lake. Water skiing shall be defined to include the usage of towable devices such as tubes, kneeboards and etc., used to carry a person or persons on the water. Any violation of State law is a violation of these regulations.

(b) Neither a boat towing a skier nor the towed skier may enter any "no wake" restricted areas marked by buoys or which may otherwise be so designated from time to time.

(c) All skiers must remain 50 feet outwardly of buoys and other markers designating restricted areas.

(d) Kites, jumps and slalom courses are prohibited unless express written permission is first obtained from the Manager.

(e) The intentional "dropping" of one or more skis is not permitted except within 50 feet outwardly of the buoys along that shore where an in-shore wind prevails at the time.

(f) Because skiing is not permitted within the marker buoys, which ring the lake, ski "starts" and "stops" must not begin or end at the shoreline or a dock.

(g) Simultaneous towing of more than one skier, tube or similar device is prohibited on all Saturdays, Sundays, and holidays. The Water Safety Staff may advise boaters to terminate any activity due to heavy traffic or other unsafe conditions.

2. Hours for Skiing

No water skiing may take place before 10 a.m. and after 8 p.m. on weekdays and before 10 a.m. and after 6 p.m. on Saturdays, Sundays and holidays. Illinois law prohibits water skiing after sundown.

3. Pontoon Boats

(a) Pontoon boats must adhere to all rules applicable to conventional powerboats, but with the additional limitations that on Holidays (to include the designated weekends of Labor Day, July 4, Memorial Day and the LSA Members Weekend Celebration (aka FamilyFest)), pontoon boats (of any length) must not pull skiers, tubes, etc. *March 8, 2010*

(b) On other days, during fast boating hours if pulling a skier, skiing regulations as set forth in Section F1(c) apply. (All skiers must remain 50 feet outside of buoys and other markers designating restricted areas.)

G. FISHING REGULATIONS

1. The regulations of the State of Illinois pertaining to fishing are hereby incorporated by reference and made applicable to LSA members as if specifically set forth in these Rules and Regulations, and are applicable to all fishing activities at LSA. Thus, Illinois regulations governing fishing licenses, seasons, limits, legal sizes, etc. must be observed as well as any posted Lake Summerset Regulations.

2. Guests may fish only when accompanied by an LSA member or associate member or when in possession of a special Guest Fishing Permit. The permit lists a unique set of rules and creel limits for Guests different from LSA members and must be signed and carried by Guests while fishing. Guests under age of 16 are not required to have an LSA Guest Fishing Permit, but must be accompanied by an LSA member or Associate member.

See complete "Guest Fishing Rules" as published in LS NEWS, also available at LSA office.

3. The use of setlines, unattended lines and seines are prohibited.

4. The USE and POSSESSION of live bait (minnows or other live fish, crayfish, water dogs, or leaches) is prohibited. The fine for possessing any minnows, leaches, crabs or other fish bait, DEAD or ALIVE, will raise from \$25 to a fine of \$100 for the first offense and \$150 for repeated offenses. LSA fishing permits of guests in violation will be rescinded permanently.

5. Fish (including goldfish) from other areas must not be deposited in Lake Summerset. This regulation must be strictly observed to avoid populating the lake with "rough" fish.

6. Creel limits and size of each variety of fish caught must be adhered to as published monthly in the LS NEWS.
7. No permanent ice fishing shelter may be placed on the ice of the frozen lake except temporary shelters, which must be removed each night.

All ice fishing shelters must be marked with the name and address of the owner in accordance with State of Illinois regulations and also with the name and lot number of the LSA member if different than owner of shelter.

From December 1st until April 30th, from official sunset to sunrise, a guest ice fisherman must be accompanied by an LSA member and must possess a LSA Guest Fishing Permit. The guest may fish alone in their own ice shelter, but must be within speaking distance (maximum of 40 yards) of the member. *August 2008*

8. Members and their guests may not trespass on private lots owned by others. Thus, you may not fish from a private lakefront lot or dock without the permission of the owner. You may fish from the dam or any LSA shoreline park. You may NOT fish in or within 100 feet of the beaches.
9. The license given members to fish in the lake is limited to members of LSA, their families and guests. Commercial or other for profit use of the lake is prohibited except as approved by the LSA Board. Any member who violates this provision shall be denied use of the waters of LSA for the balance of the year in which the offense occurs and also following year.
10. Spear and bow and arrow fishing is for carp only. It requires LSA instructions and a valid LSA permit. Arrows and spears shall be equipped with a line for recovery.
11. Members and their guests, by fishing the waters of Lake Summerset, shall be deemed to agree to allow inspection of bait, equipment, creel, boat, cooler and any other equipment, by Lake Summerset public safety or other staff, upon request. No guest or member is or shall be required to stop or be detained for such inspection against his or her will, but failure to allow inspection upon request shall constitute a violation of these rules and subject the member to a fine of \$250, subject to enforcement under Article M. of these Rules and Regulations.

H. TENNIS COURT REGULATIONS

1. Occupancy of any tennis court must be relinquished on the hour when other players are waiting for a tennis court. This rule applies no matter how short a period the players have been on a court.
2. When there are players waiting and every court is occupied, those who have been on a court the longest time must give up their court first.

3. If no players are waiting, players may continue to play.
4. Additional or modified rules may be posted at the tennis courts.

I. LODGE REGULATIONS

1. IN GENERAL, YOU SHOULD TREAT THE LODGE AS YOU WOULD YOUR OWN HOME.
2. All posted rules regarding use of the lodge must be strictly followed.
3. No person in bathing attire or with bare feet is permitted in the main room of the lodge. Ice skates may not be worn in any part of the lodge.
4. No food is to be prepared or served in the lodge kitchen facilities and main room unless written authorization is first obtained from the LSA office excepting with respect to social functions organized and conducted by LSA committees for the whole membership.
5. If you wish to use the lodge and its kitchen facilities for a "private" party, you must request and obtain a permit from the LSA office. You should request a permit well in advance of the date you wish to use the lodge and, at the time you make your request, the LSA office will give you a copy of the specific Sub-Regulations regarding reserved use of the lodge. Among other things, a standard fee and guarantee of payment for any damage will be required. If alcohol is to be served, an insurance policy reflecting liability coverage in amounts and terms as established by the Association shall be presented to LSA office at least one month prior to the event. When a private party is in progress the general membership must be permitted to use the washrooms and telephone. No reserved private party's use of the lodge will be permitted that conflicts with any regularly scheduled LSA activity such as committee and/or club meetings or social affairs.

J. CAMPING AND PICNICKING REGULATIONS

1. Camping is permitted only in the designated campground area. Anyone wishing to camp overnight must register with the Campground Host; or if not available, with the gate guard or LSA office.
2. No car, truck, or trailer may be driven on a picnic area or any other green area in LSA.
3. In the camping area, vehicles must keep to the roads and campsite parking spaces and must display either an LSA decal or guest identification slip. Campers may park on green areas only when other parking is unavailable. Recommendation of campground host is suggested.

4. All fires in the camping and picnic area must be contained in a suitable receptacle and must be fully extinguished when the party departs.
5. All campers and picnickers must place garbage and debris in containers provided in the camping and picnic areas and these areas must be left in a clean condition.
6. Detailed Sub-Regulations are available from the LSA office and are posted at the campground and must be followed.

K. PROPERTY MAINTENANCE REGULATIONS

1. All lots must be mowed and kept free of the unsightly growth of vegetation and weeds including immediate area around parked trailers, camper tops and boats. Note from the Restrictions: If you do not mow your lot or have it mowed by a contractor the Association may do so. Substantial monetary penalties will be imposed upon those members who violate this rule and fail to keep their lots mowed to standards published in the newspaper. Guidelines are available at the LSA office.
2. No owner of any lot in Lake Summerset may burn garbage, trash, leaves or other refuse out of doors. Household refuse may not be placed out of doors, except in receptacles which are installed underground or which are so placed and kept as not to be visible from the lake or from any street within Lake Summerset at any time, except at the times when refuse collections are being made. Personal household refuse is not to be emptied in LSA trash containers.
3. You are strongly urged not to use pesticides, herbicides, selective weed killers, and fertilizers on your lot as these will ultimately find their way into the lake and will result in contamination or excessive weed growth.
4. NO weed killers, pesticides, or aquatic plant killers may be applied to or used in Lake Summerset waters.
5. The Association recognizes that title to lots within the Development may be transferred to strangers through tax deeds in the event that real estate taxes levied upon such lots have not been paid. To prevent such transfers of title to persons who may not have applied for membership in the Association, it is required that all lot owners pay such real estate taxes when due. In the event such real estate taxes remain unpaid and are "sold" pursuant to law at an annual tax sale, the Association may at its discretion purchase the taxes upon such lots. A lot owner whose real estate taxes may be so purchased shall thereupon be liable to the Association for all costs incurred by the Association thereby, including by way of illustration and not of limitation, attorneys' fees, title insurance and search fees, court costs, etc. In the event of a tax sale all privileges of membership of *that* lot owner are revoked. In the event taxes are purchased by the Association at tax sale, all of the lot owner's privileges shall be suspended until such time as all charges attributed to the

purchase of the taxes as discussed above have been paid to the Association and the taxes have been redeemed.

L. MISCELLANEOUS REGULATIONS

1. Littering is prohibited anywhere within LSA. Pet waste will be considered litter.
2. Gasoline, any oil, chemical or human waste and trash must not be dumped in any LSA area. Do not pollute.
3. No burning (as specified in Bluebook section 4 E.) is allowed except recreational burning as follows:
 - a. Brush (tree trunks, limbs, branches, and twigs) may be burned in a controlled condition. No yard waste is allowed.
 - b. A Controlled condition requires a method of containment of the fire (non-combustible material used as a surround not to exceed six feet in diameter).
 - c. The fire must not be left unattended at any time.
 - d. Some form of fire extinguishing device must be available at the burning site.
 - e. Other burning is only allowed by special written permission from the Manager.
 - f. Existing firepits as of February 1st, 2013 shall be grandfathered. 2/11/13
4. No burning or trapping is permitted in LSA, except by special written permission from the Manager.
5. No firearms, BB guns, pellet guns, fireworks, slingshots or other missile hurling devices may be discharged in LSA.
6. The use of archery devices is restricted only to LSA approved range.
7. No animals shall be regularly kept or maintained on any lot in Lake Summerset except the usual household pets and these pets must not be allowed to roam. No pets are permitted in the Lodge or in the pool and beach areas and all pets in other public areas must be on a leash. All stray pets should be reported to the LSA office or public safety gate.
8. No member or guest may willfully steal, damage, destroy or vandalize any LSA property or private property.
9. Playing, running, sliding or sledding on the back slope of the dam is prohibited. Riprap rocks on the dam must not be disturbed.
10. No rocks at any shoreline location may be thrown into the lake.
11. Any form of verbal or physical abuse or threat directed toward an LSA employee, staff or other person is unacceptable and is subject to a fine. In addition, no activity may be conducted that is or might become a danger or an unreasonable annoyance or nuisance to other members.

12. Anyone under age 18, who is in possession of spray paint in LSA, other than on their own property or in the company of a responsible adult, will be fined \$100. Anyone creating graffiti will be fined \$500.
13. No septic tanks may be installed or used in conjunction with member lots, residences or buildings within LSA, except that portable facilities are permitted for new construction.
14. Sodium vapor, mercury vapor and similar vapor lamps shall not be operated out of doors on any private lots in LSA. Any lamp installed and operating prior to November 8, 1976 shall be grandfathered.
15. Camping tents with a sleeping capacity of up to four (4) persons may be used on a homeowner's lot under the following conditions;
 - (a) no more than two (2) tents may be in place at any one time.
 - (b) a tent(s) may not be in place for more than two (2) consecutive nights.
 The use of tents for any other purpose must first have approval from the LSA manager.
16. Feeding the ducks and geese are prohibited.
17. All Curfew Laws of the State of Illinois are hereby made a part of Lake Summerset Regulations. In summary anyone under the age of 17: (a) Must be home by 11 pm Sunday through Thursday (b) Must be home by 12 midnight Friday and Saturday. Exceptions include when a parent or guardian is with the minor or when school, religious, or job related activity requires a minor to travel after curfew.

The driver's license of anyone under 18 years of age, will be invalid for the operation of any motor vehicles as follows: (a) Between 11 pm Friday and 6 am Saturday (b) Between 11 pm Saturday and 6 am Sunday (c) Between 10 pm and 6 am on Sunday through Thursday

The exceptions are the same as Illinois State Curfew Laws.

M. ENFORCEMENT OF REGULATIONS AND RESTRICTIONS

Various employees (lifeguards, water patrol, public safety guards, etc.) and members of the Public Safety Staff will be given power to enforce the Restrictions and Regulations and to issue citations for violations. These "enforcement people" will carry identification as evidence of the authority which has been delegated to them by the LSA Officers, Manager, or Public Safety and Standards Manager.

Remember that the job of the staff is to preserve order and maintain conditions, which are pleasant and enjoyable to the members of LSA. Please respect and

comply with their instructions. Interference with their duties or failure to comply with their instructions may result in issuance of a citation and fine. If you feel they have been unfair or unreasonable, you may file a written protest at the office.

If you are cited for a violation you will later receive a written notice from the Manager specifying the time, place and details of the violation and designating any fine or other penalty which has been imposed.

In 2013, the Illinois Supreme Court affirmed the authority of Community Associations such as LSA, to enact and enforce rules and regulations as a voluntary association. Additionally, the Court held that a private public safety officer does not commit false imprisonment when such acts are committed on the basis of a strong and honest suspicion that Association rules are being violated. LSA wishes to make clear to all of its members that LSA public safety and other staff, do not have and cannot exercise arrest powers. However, as a matter of LSA rules and regulations and NOT as a matter of Illinois Criminal law, all LSA members and through them, their guests, are required to stop and give information or allow inspection upon request of LSA public safety or other staff. Refusal to do constitutes a violation of LSA Rules and Regulations and may result in a fine of \$250 and enforcement as set forth in this Article M. of the Redbook.

1. PROCEDURE FOR REQUESTING A CITATION REVIEW

(a) If after receiving notification of a citation a member desires to appeal the citation before a Citation Review Panel, he/she shall, within 15 days after the date of such notification, submit a written request to the LSA office staff to schedule a hearing. Citations related to dead trees and grass height shall be brought directly to the Lake Manager, bypassing the Citation Review committee. Issues involving the height of grass will be reviewed immediately. 2/2015

(b) The member shall provide written documentation of reasons for disputing the citation and names of supporting witnesses, if any, to participate in the appeal hearing.

(c) Within 15 days thereafter, the LSA office staff shall provide written notice of receipt of the request for an appeal and advise the member of a mutually agreed upon date, time and location where the hearing will be held.

(d) Upon request, the LSA office shall provide to the member any documentation in the Citation Review Panel file supporting the original citation. Witness names and the names of those providing written statements, along with their addresses shall be redacted.

(e) Any oral presentations by the member and/or/ his/her witnesses to the panel shall be limited to a total of 5 minutes.

2. PROCEDURE FOR REQUESTING LSA BOARD OF DIRECTORS SPECIAL HEARING

If a written protest and/or a request for a hearing before the Community Relations Citation Review Panel is not received to the LSA office within 15 days, the fine or penalty so imposed will be deemed incontestable. Fines will become part of the LSA assessments against your property upon issuance. If fine is protested and later waived by the review panel, the fine will be removed from your account. (see Section M1).

Any fine so levied and not protested or which is made final by the Review Panel after protest and/or hearing, is payable after it becomes incontestable or final. (see article VII By-Laws LSA) Fines will be published in the LSA newspaper.

The member may, within 15 days after completion of a Citation Panel Review (or in the case of decisions by the Lake Manager related to dead trees or grass/mowing citation), make a request for a special hearing before the LSA Board of Directors by submitting a written request to the LSA Manager giving his reasons for disputing the decision of the Citation Review Panel or Lake Manager. 2/2015

(a) The Citation Review Panel Moderator shall make available to the Manager all available evidence including proceedings of the Citation Review Panel hearing, citation/incident report, testimony of witnesses, etc.

(b) The Manager shall present the request for a special hearing and all evidence to the LSA Board for its review and determination as to whether or not to hear an oral appeal.

(c) Appealing member shall be notified in writing of the Board's decision. If a hearing is granted, the notification shall include the date, time and place of the appeal hearing.

(d) Only those witnesses who testified and evidence submitted before the Citation Review Panel may be present during a Board appeal hearing.

(e) A citation appeal before the LSA Board shall be upheld or denied by a majority vote of the Board members hearing an appeal.

3. LIEN FOR UNPAID FINES

Fines levied for a violation of any of the Rules and Regulations set forth in the Redbook which become incontestable or which are upheld by the Community Relations Citation Review Panel, as the case may be, may, at the option of the Association, be subject to claim for lien in the same manner as provided for delinquent Association annual dues. Such lien may be separately claimed and filed for record or may, at the option of the Association, be combined with the offending

member's next payable annual dues thereafter and treated for all purposes as additional annual dues.

4. CHARGE FOR LIEN

Whenever a lien is imposed on a residential lot in the subdivision on account of delinquent annual dues, an unpaid fine for violation of a Rule or Regulation set forth in the Redbook, or otherwise, the owners of the affected lot shall in addition to all other sums, be liable to the Association for the further sum of \$150 (One hundred & fifty) for administrative costs in lien preparation, filing and the furnishing of a release of lien upon payment of all delinquent amounts. If a lien released is re-issued, the sum of \$150 (One hundred & fifty) is owed.

Although the entire LSA area is privately owned property, remember that all law enforcement officers and federal authorities, and their agents, have the power to enter, make arrests, and conduct official business. This includes criminal and civil action, and investigative procedures. Members are not immune from law enforcement authorities, both federal and local and their agents. Any member or guest may call in or lodge complaints with such authorities under appropriate circumstances.

Finally, in a spirit of friendly cooperation --and without vindictiveness -- you are urged politely to remind any other owner or guest of the Restrictions and Regulations when you see a violation being committed. If the violation persists, please report it in writing to the Manager or for referral to the appropriate committee.

5. LATE FEES

A late fee of \$100.00 will be assessed on all payments received after March 1 of any year, unless a periodic payment arrangement has been established. Said charge shall be in addition to any other remedies afforded to LSA and shall not be deemed exclusive of other remedies.

N. CROSS-REFERENCE TO RECORDED DECLARATION OF RESTRICTIONS (BLUEBOOK)

As mentioned in the introduction (Section A), you should become familiar with the Restrictions (Bluebook), which are a part of these Regulations. If you intend to build any type of structure or improvement on your lot, you should give careful advance consideration to the Bluebook Restrictions. This includes such things as retaining walls, berms and drainage projects. Plans and an application for a building permit must be submitted and advance approval received from the Environmental Control Committee (ECC) before construction begins. Building and/or Improvement Packets, which explain requirements, are available at the LSA office.

In addition to the building provisions, the Restrictions contain certain provisions relating to day-to-day activities at LSA and not all of the latter provisions have been repeated in these Redbook Regulations. For these provisions please read the Bluebook, By-Laws, Standing Rules and especially note the following from the Bluebook:

1. Section 1-G (Page 5) - Maintenance of Lots and Improvements
2. Section 1-H (Page 6) - Association's Right to Perform Certain Maintenance
3. Section 4-I (Page 8) - Removal of Trees
4. Section 4-K (Page 9) - Docks, Piers, etc.
5. Section 4-L (Page 9) - Ditches and Swales
6. Section 9-C (Page 15) - Power of Property Owner's Association to levy and Collect Charges, and Impose Liens
7. Section 9-E (Page 16) - Suspension of Privileges of Membership
8. Section 10 (Page 17) - Speed Limits

O. BUILDINGS AND IMPROVEMENTS REGULATIONS SUMMARY

1. No house, addition or improvement may be built or placed on any lot without ECC approval. Any tree removal must have written approval of the ECC or will be subject to a fine of not less than \$100 per tree. Any construction started before posting of a building permit will result in a fine of not less than \$100.00 and a stop on construction. See also Bluebook, page 8, I and page 9. The ECC, paragraphs A through F.

Where required by ECC, contractors or home owners shall install acceptable siltation barriers and maintain same until grass is established for the following improvements: houses, house additions, garages, ditches, berms, swales, lake front stabilization and landscaping.

2. Houses:
 - (a) All houses must comply with the restrictions in the Bluebook as to:
 - 1) Residential Character of the Development, page 3, Section 1, paragraphs A,B, & C.
 - 2) Restrictions Concerning Size and Placement of Dwelling Houses and other structures and the maintenance thereof, page 3, paragraphs A through I.
 - 3) General prohibitions, page 7, paragraphs B,D,E, F,G,H,I,K,L.
 - (b) For consideration, the ECC needs 3 sets of house plans and 3 plot plans. Please check with LSA office for procedure. Instructions are available.
 - (c) One copy of a recent certified topographical survey must be submitted.
 - (d) House plans must show all exterior elevations with all exterior materials and colors specified. All dimensions must be shown.

- (e) The original and finish grade lines must be shown, and the lot stakes must be marked to show the finish grade lines.
- (f) It is recommended that grade lines to lot sidelines should not slope more than 1-1/2" per foot.
- (g) No more than 12" bare cement on foundation or retaining walls may be exposed.
- (h) Maximum height of exposed metal smoke stacks is 18".
- (i) Culvert diameter and length will be determined by the ECC.
- (j) No extensions or protrusions such as porches, decks, LP tanks or air conditioners may extend into the setback areas.
- (k) Plans should make allowance for future garages, decks and porches.
- (l) The lot must be staked showing the location of the proposed house. An on-site inspection by a representative of the ECC will be necessary before approval.
- (m) Owner or contractor must provide a \$1000 Security Deposit, which will be refunded in full on completion if no violations occur.
- (n) Owner must sign Form 1, a contract between the owner and the Association, agreeing the construction will be completed as approved within 6 months. Any necessary changes must be approved by the ECC.
- (o) Owner must sign the checklist (Form 2). This shows an awareness of the regulations and procedures.
- (p) Owner and contractor must sign the inspection report agreeing to notify the inspector when certain stages of construction are reached and inspections are to be made.
- (q) County and LSA building permits must be posted before construction begins.
- (r) House numbers no less than four inches high in a contrasting color to the house must be installed on all new houses. On all existing houses that do not have numbers, numbers must be installed within 60 days after change of ownership.
- (s) Manhole lids must not be covered. If adjustment to height of manhole frame and lid is required, OCLUD can coordinate having this done, at homeowner's expense.

(t) There can be no more than two unsold spec homes per contractor. When one sells, another can be erected. Spec homes must be approved for existing ECC requirements than go to the LSA Board for approval or disapproval.

(u) The minimum living space elevation for the construction of new lakefront homes, additions to existing lakefront homes and structures on LSA property above the LSA dam shall be at an elevation of 830' above mean sea level. 3/11/13

3. Additions and Improvements

(a) All additions and improvements must comply with the same basic setbacks as houses.

(b) Line of sight is used only on lakefront lots. Line of sight setback is established by using the closest corner to the lake of existing structure on each side of the lot requesting a building permit. If existing structures are on an angle the closest corner to the lake will be used. New structures cannot move closer to the lake than existing structures on either side. Existing structures that are significantly out of line with other existing structures in the same area will not be used to determine line of sight for proposed new structures. The next nearest structure that is in the same area and in the same general line of sight will be used in these cases. Structures include house, garage, gazebo, enclosed covered or screened decks or any other structure that is under a roof. Rooflines, open decks and ground level screened patios are excluded from this measurement.

To determine line of sight, ECC will use existing plats of houses on each side that are being used for the establishment of proposed line of sight. ECC will require owner or builder of proposed new structure to submit a diagram, which shows existing structures in relation to proposed new structure. ECC will make an on site inspection to verify that the diagram matches the area staked out as to foundation and elevation before issuing a permit. Any changes that could affect the line of sight must be approved by the ECC. A copy of the line of sight rule will be given to all lakefront owners or builders when they request a permit for building.

(c) Three sets of plans and plot plans are needed for approval. These plans should show all elevations, dimensions, materials and colors.

(d) A recent certified topographical survey to determine exact lot lines will be required.

(e) Specific requirements for additions and improvements are in the paragraphs, which follow:

(1)(a) Garage: No garages will be approved unless the lot for which it is proposed has an existing house. The garage must be compatible with the architectural design of the existing house.

- (b) An attached garage must be on a permanent foundation with 42-inch deep footings. A detached garage may be on a permanent foundation or on a concrete floating slab at least 4 inches thick with outer edges being 14 to 16 inches in depth.
- (c) Any wood frame garage must be of at least 2" x 4" construction.
- (d) The garage roof must be same as existing house with same pitch.
- (e) The roof shingles must be the same color and of similar style to existing house.
- (f) The siding must be the same color and of similar style to existing house. For garages of brick homes the siding must be of similar color and of material that projects the style of the house. The garage building trim color must match the house trim color.
- (g) All utilities to a detached garage shall be underground or within the structure or combination of both.
- (h) Garage construction shall comply with Winnebago County building codes.
- (i) Spec houses must construct an attached garage at time of house construction.
- (2) Storage sheds: All sheds of any size must be approved by the ECC for location on lots. No storage shed will be approved unless the lot for which it is proposed has an existing house. Any storage building must be placed on a permanent foundation (e.g. concrete footings, concrete or asphalt slab or permanently set posts) and securely anchored. The storage building will have a minimum footprint of 100 square feet and a maximum of 240 square feet. A storage building with a footprint larger than 240 square feet will be considered a garage.

The construction and/or erection of a steel shed is prohibited and also flat roof sheds are prohibited.

A shed that is a complete commercial unit made of plastic, resin, etc. and is complete with roof, walls, floor, doors, windows and/or skylights will be reviewed by the ECC. The siding roof color and roof style are pre-determined by the manufacturer.

A shed is that is constructed of wood, may have 2" x 4"s used in the construction. Siding and roof colors of the shed must closely match the roof and siding colors of the house.

Owners are urged to attach the storage building to the house whenever possible.

(3) Dog Houses and/or Dog Runs: Plans for construction of a dog run are subject to consideration for ECC approval. They can be constructed only on a lot that already has an existing residence, and may not be placed in the set back areas. Should be in back of house or behind garage out of sight, 100' sq ft min. and 240' sq ft max. Detailed plans must be submitted.

(4) Decks and Porches: Decks and porches may not extend into the setback areas. They should be constructed to blend with and enhance the house.

(5) Docks and Piers: Docks, piers and boatlifts may not extend into the lake beyond 15 feet. They may not be placed within 10 feet of the lot sidelines. Lot numbers at least four inches in height clearly visible from lakeside are to be displayed on docks and piers.

The following restrictions shall apply for lots 1 thru 4 on the south shore and lots 208 thru 214 on the north shore:

1. Existing lake frontages are grandfathered, but when redone shall comply with new requirements.
2. All piers and decks that are cantilever shall be cantilevered 3' or less beyond the shoreline.
3. In situations where it is necessary to exceed the above limitations, the piers and decks shall be removable.
4. Boat lifts shall be placed parallel to the shoreline or placed in inlets cut into the shoreline so that the boat lift doesn't extend anymore than 10 feet from water's edge (shoreline). (1/14/13)

(6) Screen Houses: Screen houses, if of permanent nature, must blend with the house and be on a permanent foundation. Temporary screen rooms or any other temporary structure to be submitted for ECC approval and record will be placed in house file. Screened patios are excluded from the application of the Line of Sight Rule.

(7) Satellite Dish/Antenna: Plot plan must be submitted to ECC for any receiver or antenna **not** attached to the house.

(8) Solar Panels: Solar panels should be engineered to eliminate aggravating glare.

(9) Any addition or improvement not specifically covered above is still subject to consideration for ECC approval. Any such addition or improvement will not be allowed in the setback areas. Detailed plans must be submitted.

(10) Improvements or additions to existing houses that require building permit, (e.g. deck, porch, or any other structure added to, but not included on the original house or plot plan on file with the LSA office), a \$200 security deposit could be made at the discretion of the ECC and maintained until final inspection is completed.

(11) Shoreline Stabilization: All stabilization work of any type must be approved by the ECC and the Army Corps of Engineers. No digging, filling or construction may begin until a permit is placed on the property. A plot plan showing an overview of the project with all dimensions shown and a plan showing a cross section of the work will be required. A \$500 security deposit will be required.

(12) Snow Fences: Request must be made to LSA General Manager for approval each year. Indicate where it will be located on your lot. It may be erected after October 31 and must be removed by April 1.

(13) Natural Material Fences: Earthen, rock, or live vegetative material which serves the purpose and has the practical effect of constituting a “fence” or of substantially interfering with the view of Lake Summerset from adjoining property, shall be deemed to constitute a “fence” within the meaning of the prohibition in the Bluebook and shall not be permitted, except pursuant to exception granted by the ECC as set forth under Section C “Fences” in the LSA Bluebook.

(14) Composting: Information can be obtained at the LSA office.

(15) Lakeside Storage Containers: Plans must be submitted to ECC for approval. Container should be temporarily affixed, removable when necessary. Maximum dimensions: Length – 6’, Width – 3’, Height – 30”. Color to be earth tone. Non-metallic material shall be used. Limit of 2. Existing containers prior to this rule are ‘Grandfathered’ but can only be replaced per this rule.

(16) Ponds: Ponds, as part of a landscaping scheme, must be approved by the ECC and a permit for their construction issued. Submit drawings. Ponds may not be greater than twenty-four (24) inches in depth, may not exceed one hundred and forty-four (144) square feet in total area and may not be in setback.

Electric service shall be a minimum of twelve (12) inches underground and originate in a GFI outlet per code. Ponds placed in adjacent owned lot must be removed if and when lot is sold.

(17) Swimming Pools: Neither in-ground nor aboveground swimming pools may be installed at any time. Wading pools with sidewall not to exceed twelve (12") inches in height, no motorized filter or pump and no ladder or steps for entry.

4. ECC Approval, Permit, Security Deposit and Lot Pin Location and Plot Plan are Required for the Following Improvements:
 - (a.) New Home Construction –Plan
 - (b.) House Addition
 - (c.) Garage – Attached/Detached
 - (d.) Decks, Porches, & Patios – Replacements and New
 - (e.) Gazebo
 - (f.) Storage Sheds
 - (g.) Shoreline Stabilization – lot pin location required, silt barrier required
 - (h.) Docks/Piers
 - (i.) Three/Four Season Rooms – line of sight required on lakefront
 - (j.) Screen House
 - (k.) Ponds
 - (l.) Lakefront Boardwalks, Patios and Retaining Walls (within 20' feet of shoreline) silt barrier required new, replacement or repair.
Refer to item 9 if repair.

5. ECC Approval and Permit Required, NO Security Deposit Required for the Following Improvements:
 - (a.) Dog Runs
 - (b.) Non-Portable Fire Pits
 - (c.) Satellite Dish Not Attached to House but within easements
Refer to item 9 if a repair.

6. ECC Approval, NO Permit, NO Security Deposits Required for the Following Improvements:
 - (a.) Tree removal
 - (b.) Lakeside Storage Containers
 - (c.) Satellite Dish Not Attached to House but not in easement
 - (d.) Driveway New Pads and Lot Pin Located Extension
 - (e.) Fence Exceptions (Bluebook page 8C)

- (f.) Culverts
 - (g.) Signs For School Sports, Special Occasions
 - (h.) All retaining walls within the 10' side lot setback of the property need to be reviewed by ECC
- Refer to item 9 if a repair

7. NO ECC Approval, NO Permit and NO Security Deposits Required for the Following:

- (a.) Siding Replacement
- (b.) Roofing Replacement
- (c.) Window Replacement
- (d.) Doors Replacement
- (e.) Driveways & Sidewalks Replacements
- (f.) Any Interior Work: Finish off basement, Remodel Kitchen, Remodel Bathroom

8. Improvements Defined:

- (a.) For the purposes of these provisions, O. (4, 5, 6) improvements shall mean substantial alterations of the structure, fixtures, fittings or décor of a building or other works on a residential lot within the Lake Summerset development. Such alterations require ECC permitting and approval.
- (b.) Minor cosmetic alterations require no permit.

9. Repairs Defined:

- (a.) For the purposes of these provisions a repair shall be defined as work that maintains an existing improvement in good working order or condition. It does not materially change the structure, appearance, dimension or function of the existing improvement. Repairs do not require permitting or approval, so long as, work is cosmetic in nature, using similar materials to the original and no structural elements are altered.

10. Replacement Defined:

Replacement of an improvement shall mean the substantial reconfiguration or substitution of an existing improvement with another.

P. LSA BOARD OF DIRECTORS

General: The Lake Summerset Association is managed and operated on a non-profit basis with the voluntary participation of its membership. Included are the Board of Directors and

various Board of Directors standing and recognized committees. Conscientious participation through these committees is certainly welcome. The membership may attend any Board or committee meeting unless it is designated as an "executive session".

The Board of Directors hereby authorizes the Recording Secretary or other Association officers or Board members or staff members the right to record the Board meetings and committee meetings either by tape recorder (audio) or camera (video). No Lake Summerset Association member is allowed to record these meetings without the majority vote of the Board of Directors. Tape recordings of these meetings will be held in the LSA office for sixty (60) days and may be reviewed during normal business hours in the office by an LSA member upon written request to the Association manager. Also to be included under Section 9, page 5, supplemental to Article V, Section E, second paragraph of the By-Laws.

BOARD OF DIRECTORS

Seven members elected by membership. The secretary's position may be filled by one or more persons who are non-voting members appointed by the Board to perform the duties of recording secretary, corporate secretary and assistant secretary.

Three-year terms. Two or three elected or re-elected each year.

Function: Manage and control affairs of the Association defined in detail in the By-Laws of LSA (copies available at the LSA office).

RECOGNIZED SOCIAL ORGANIZATIONS:

Adult Social Club:

Unlimited membership by participation.

Function: To serve as an open forum for good food, fun and fellowship. Seasonal parties and games provided by all for all.

Artist Club:

Unlimited membership by participation

Function: To promote plein air and studio painting and provide support and encouragement for local artists whose experience ranges from novice to expert.

Bocce Ball Club:

Unlimited membership by participation. Officers elected by members

Function: To promote fun & fellowship through game playing for all ages & genders.

Children's Garden Club:

Unlimited membership by participation.

Function: To introduce children to the basics of gardening.

Fish Club: (AKA Fish Conservation Committee)

Unlimited membership by participation.

Function: Study and make recommendations to maintain and improve fishing conditions at Lake Summerset.

Garden Club:

Unlimited membership by yearly dues payment. Officers elected annually by membership.

Function: To promote discussion and exchange of ideas on garden planting, design and maintenance.

Lake Summerset Community Vegetable Garden Club:

Unlimited membership with deposit fee upon space availability

Function: Opportunities for residents to improve personal and family health through planting, growing, and consuming safe, naturally grown vegetables; participate in personal healthy exercise, family activities, and recognition of budget savings and develop positive community relations and potential new acquaintances.

Lake Summerset Cornhole Club (Bags):

Membership limited to availability of space.

Function: To build appreciation for the sport of bags while advancing our skills and having fun in a social environment.

Lake Summerset Dance Club:

Membership required for classes, minimal annual fee

Function: To provide an environment to develop social skills, learn the Do's and Don'ts of dancing and dancing etiquette. A social activity open to all ages (mainly Lake Summerset residents)

Lake Summerset Dog Park:

Unlimited membership by yearly payment of the Dog Park fee.

Function: To facilitate the social interaction of dogs and their owners in a safe environment.

Lake Summerset Gram's Club:

Unlimited membership by yearly dues payment. Officers elected annually by membership.

Function: To promote fundraising events to benefit children nationally and locally.

Lake Summerset Line Dancing Club:

Unlimited membership by participation.

Function: To promote line dancing lessons for the social and physical benefits accrued.

Lake Summerset Quilt Club:

Unlimited membership by participation.

Function: To promote discussion and exchange of ideas, design and techniques on all aspects of hand and machine quilting.

Lake Summerset Square Dance Club:

Unlimited membership by participation. Officers elected by members.

Function: To promote and conduct square dance lessons and round dancing for the benefit and pleasure of LSA membership.

Lampstand Productions, Inc. & Lampstand Youth Theater:

Unlimited membership by participation

Function: Lampstand Productions and Lampstand Youth Theater is a Christian fine arts organization dedicated to providing: affordable, enriching, family friendly entertainment through performances and educational opportunities for the community, our patrons, audience members and participants of all ages!

Lampstand Theater Productions, Inc. and Lampstand Youth Theater brings a bimonthly Drama/Musical Club for all ages to the Lake Summerset Lodge.

LS Yacht Club:

Unlimited membership by participation.

Function: To promote sailing activities for LSA membership.

L & M Weigh-ins Club:

Unlimited membership by participation

Function: Losing & Maintaining your weight, accomplished by facing the scale each week, awarding prizes or money, and giving support by group discussions.

New Life Women's Bible Study:

Unlimited membership by participation.

Function: Study God's word, prayer ministry and Christian fellowship

Red Hat Society:

Unlimited membership by participation.

Requirement: Must attend wearing a red hat and purple attire.

Function: Strictly for fun. No skills required. To provide a social group for any women to attend and offer outside events.

Senior Singles Social Club:

Unlimited membership by participation.

Function: To promote fellowship through social activities for single seniors (i.e. potlucks, theater, board games etc.)

Social Card (Bridge, Duplicate Bridge, 500, etc) and Mah Jongg Clubs:

Unlimited membership by participation.

Function: To promote fun and fellowship through game playing activities.

Writing Gals:

Unlimited membership by participation.

Function: To support and critique each other's work in the craft of writing.