

This version reflects changes made through April 2007.

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I GENERAL

A. The Restrictive Covenants and Articles of Incorporation of the Association authorize the Board of Directors of the Association To promulgate and enforce Regulations.

The Articles also provide for a Legal and Compliance Committee to assist the Board of Directors in Regulations enforcement.

B. A great deal of the effort which goes into making our community function well comes from committees and individual volunteers. Thus, the residents and other property owners play a large role in shaping and enforcing these Regulations.

While the Regulations are enforceable through a system of fines and penalties, the best controls are achieved through the cooperation and participation of all residents and property owners. Therefore, recommendations for changes or additions to these Regulations are welcomed and encouraged.

C. The use of LOWA amenities are authorized for property owners in good standing, registered tenants in good standing, their families, their guests and individuals or organizations which have received prior approval of the General Manager. (6/1996)

D. A Member is eligible to vote, use amenities and receive a membership card when all fees and service charges are paid in full.

E. All persons using LOWA amenities and facilities do so at their own risk and LOWA assumes no responsibility for injury, damage or loss of property resulting from such use, whether officially open or not. (6/1996)

F. Activity constituting, or resulting in, disturbing the peace in LOW is prohibited.

G. Proper decorum must be observed by all persons. Members are responsible for their own conduct and that of their families and guests as well as the families and guests of their registered tenants.

H. Damage to or breakage of LOWA property must be paid for by the members responsible for such damage, to include damage caused by their families, guests, their registered tenants, their families or their guests.

I. Parents are responsible for their children who are on LOWA amenities or facilities and are injured or cause damage.

J. Established fees or other charges must be paid by sponsoring members, their guests or their registered tenants.

Members are responsible for indebtedness of their families or guests while using LOWA amenities.

K. Violation of these Regulations may be reported to the Security Office for appropriate action.

I. GENERAL (CONT'D)

With sufficient evidence, Security may issue a citation which can result in the levying of penalties by the LOWA Legal and Compliance Committee. (See Regulation XIV.)

Revocation of privileges may also be imposed by the Board of Directors.

L. PROCEDURE FOR NEW AND AMENDED LOWA REGULATIONS: (2/1995)

1. All Regulations become effective when promulgated and/or amended according to this procedure.

2. Either by direction of the Board of Directors or upon motion of a committee having purview over the subject at issue and with approval of the Board of Directors, the Rules Committee formulates a proposed new or amended Regulation for inclusion in the LOWA Regulations, together with a preamble setting forth the reasons justifying the proposal and intended effect of the Regulation.

3. Upon approval by the Board of Directors of the formulated proposal and its preamble, the Rules Committee prepares the text for publication in the next available Association Newsletter, with a request for written comment from members of the Association within a specified time limit. If the Board of Directors determines the proposed Regulation to be of an emergency nature, it

provisionally pending publication for comment in the next available monthly newsletter. (5/1997)

4. Comments are examined by the appropriate committee, the General Manager, General Counsel and the Board of Directors.

With recommendation and comments from the foregoing, the Board of Directors will adopt, reject or modify the proposal.

Following the comment period and a second reading of the proposed Regulation(s), the adopted or modified Regulation(s) will be incorporated into the LOWA Regulations.

The Board of Directors will upon adoption, announce the effective date of the proposed and/or modified Regulation(s).

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may be adopted immediately and

II. ADMITTANCE TO LAKE OF

THE WOODS

invited guests of registered tenants.

A. MEMBERSHIP IDENTIFICATION
(2/1996)

Membership identification cards and/or decals issued to LOWA members/registered tenants in good standing and passes issued to guests of LOWA members and registered tenants, are the property of LOWA and are for the exclusive use of the person to whom issued.

Use of these cards, decals and passes by persons other than those to whom they are issued shall be considered a violation of this Regulation and such misused cards, decals or passes shall be subject to confiscation by LOWA Security.

Lost or stolen identification Cards, decals and passes must be reported immediately to Security. Expired cards, decals and passes are invalid.

Expired decals may not be displayed on vehicles and shall be either removed or covered by a current decal.

Subject to the exceptions listed in paragraph B below, admittance to LOW shall be limited to the following: (See Covenant 12. A.)

1. Members of LOWA and their immediate households.
2. Registered tenants of members in good standing and their immediate households.

3. Invited guests of members and

a. For purposes of admission to LOW and payment of guest fees for use of the various facilities, a guest is defined as anyone (other than a member) specifically invited by a LOWA member or registered tenant to visit him/her within LOW. No such person shall reside within LOW for a continuous period of more than fifteen (15) days, after which re-admittance to reside again within the same household during the same calendar year must be requested by the member or registered tenant by letter to the General Manager.

b. No member or registered tenant may have more than twenty-five (25) guests using any recreational facility, except the golf course (See the following paragraph) and the Pools ten (10), at any one time without the special permission of the General Manager. Members or registered tenants in good standing shall accompany, or make proper arrangements for, guests to use those facilities for which fees are charged. (11/1997)

c. No member or registered tenant may have more than eight (8) guests (limited to two (2) tee times) using the golf course at any one time without special permission of the cost center manager of the golf operations. (2/1996)

II. ADMITTANCE TO LAKE OF

THE WOODS (CONT'D)

- d. A member or registered tenant shall be responsible for the actions of his/her guests while the guests are within LOW.
- e. Minor dependents age eighteen (18) and under may not authorize entry of guests.
4. Visitors to LOW when accompanied by a member or registered tenant.
5. Employees of LOWA and of contractors with LOWA.
6. Suppliers of commodities or services to LOWA or any of its amenities or to members or registered tenants, so long as they comply with all Regulations.
7. Building contractors and their employees and suppliers, when working, so long as they comply with all Regulations.
8. State and County officials, police, fire and rescue and other emergency personnel when on duty.
9. Guests of LOWA.
- a. The General Manager may authorize an unlimited one (1) day admittance for such special activities as horse shows, athletic contests, bazaars and similar activities.
- b. The General Manager may authorize admittance to participants in special non-member social events at the Clubhouse which do not interfere with LOWA-scheduled events.
1. Annual Family Guest Passes: Annual family guest passes may be issued to adult relatives of members or registered tenants whose assessments/fees have been paid. Passes will be valid for the current fiscal year, May 1 to April 30th of the following year. Passes will be limited to immediate family members, i.e., father, mother, grandmother, grandfather, sister, brothers, children, grandchildren and persons married to same. Not included are aunts, uncles, nieces, nephews and cousins. A guest pass fee will be applies. (3/1998)
2. Temporary guests: DAILY - Telephone calls from members and registered tenants to Security to authorize guests, vendors, etc. for the day will be limited to three(3) individuals per call. Security will confirm authorizations by return telephone call to the telephone number provided previously by the member or registered tenant requesting entry. If a member or registered tenant has more than three (3) persons to enter for the day, a list must be taken to Security by the member or registered tenant submitting the guest list. Names of temporary guests will not be accepted from minor dependents. Property owners and registered tenants should be aware of the twenty-five (25) guest rule for use of amenities and must secure.

WOODS (CONT'D)

approval of the General Manager during normal office hours.

TWO (2) DAYS OR MORE - Temporary guests of two (2) or more days, upon request of property owners or registered tenants, will be issued temporary guest passes at the Security Gate (to include a termination date). Passes must be completed at the Security Gate and will be signed by the property owner or registered tenant. Members who are absent from LOW may make requests for temporary passes by letter to the General Manager.

3. Vehicles and Vehicle Identification: Members or registered tenants in good standing will be issued vehicle decals for those vehicles registered in their name(s).

Only vehicles with a LOWA supplied decal properly affixed may use the "quick entrance" lane (the right lane). All other vehicles (emergency vehicles excepted) must use the left lane. LOWA members/registered tenants in good standing must show their membership card to gain entrance. Handheld decals are illegal and will be confiscated. LOWA members and registered tenants who cannot present their membership card must show a driver's license or other identification to be checked against the current membership roster each and every time they seek entrance. (7/1995)

procedures are the following:

- a. Official government vehicles, e.g. police cars and school buses.
- b. Clearly marked commercial delivery, business or industrial vehicles, i.e. Sears, UPS, REC, etc. during business hours.
- c. Guests authorized entry for events, e.g. weddings and horse shows for whom a list of visitors has been provided to Security.
- d. Towed vehicles must be registered at the Security Gate upon entry by the owner of the vehicle and/or tow truck operator. Towed vehicles exiting LOW may be subject to clearance by Security personnel.
- e. Repair personnel, delivery trucks and companies such as TV repair, furniture delivery, florists, etc. will be admitted to LOW so long as they are able to provide Security with a name, lot and section number or street address of their destination.
- f. Construction and materials delivery vehicles will be admitted to LOW only if the contractors follow the procedures outlined in Regulation XVI. J. Access.

4. Construction Workers and Service Workers:

Each construction worker and service worker, such as yard workers (other than LOW residents) entering LOW for the purpose of

Those excepted from these

II. ADMITTANCE TO LAKE OF THE

WOODS (CONT'D)

participating in construction or other work, will be required to obtain a Construction Worker/Service Workers Pass at the Security Gate upon entering LOW. The pass, which is valid for three (3) months, will be posted in the windshield of the vehicle while the vehicle is inside LOW. A deposit is required for each individual pass which is refundable when the pass is turned in at Security. It is non-refundable after one hundred and eighty (180) days from date of expiration.

5. Employees of LOWA: Employees, who are NOT LOW residents, will be issued employee vehicle decals. This decal authorizes entry only for the employee and NOT his/her family or guests. The employee decals do NOT authorize the use of any amenity by the employee except for the Snack Bar carry-out. Entry to LOW is authorized only during normal work hours of the employee.

6. Real Estate Salespersons: Real estate salespersons, other than LOWA members or registered tenants with current decals, will be required to deposit their business card at Security listing the lots or homes he/she wishes to show in order to gain admittance to LOW. If unknown to Security personnel, further identification may be required.

7. The following is incorporated

as part of Regulation II, and will take precedence over certain sections of Regulation II., XIV., and XVI. (5/2001)

All vehicles entering LOW must display a LOWA Decal or a LOWA Hanging Tag. Vehicles decals will be issued annually to members/registered tenants in good standing (and immediate household members) and to family members who have purchased a Guest Pass.

Per agreement with Orange County, a vehicle decal or hanging tag of a different color will be issued annually for Orange County residents using the trash compactor.

Hanging tags will be required of all vehicles not displaying a LOWA Decal. The hanging tag must be shown to the Security guard at the gate when entering LOW and it must be displayed from the rear view mirror when the vehicle is parked in LOW. These hanging tags are NOT for use of the Main Entrance Express Lane.

Loss or misuse will be subject of the same penalty as ID Cards, decals or passes.

A WHITE hanging tag will be issued annually for those members, registered tenants or guest pass holders who do not want a LOWA Decal. This tag will be clearly marked with expiration date and vehicle license number. Casual visitors to members or registered tenants will be issued a WHITE

II. ADMITTANCE TO LAKE OF THE

WOODS (CONT'D)

hanging tag clearly marked with the period of the visit.

Contractors and vendors will be issued a BLUE hanging tag clearly marked with the expiration date and company ID.

Special Event Visitors will be issued and GREEN hanging tag clearly marked with the event and date of same. These tags will be issued for events such as church services, soccer matches and swim meets.

Admittance of casual visitors will be restricted. If a visitor arrives at the gate and Security has not been previously notified, they WILL NOT be admitted. Security will NOT notify the LOW resident.

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- A. Tenants will be approved by LOWA for rental of homes of only those members who are in good standing.
- B. Only the property owner or the management agency that has written agreements with the owner to manage such property for the owner will be authorized to rent property in LOW. Such rental is with the specific understanding that the property owner remains responsible to LOWA, and that the management agent may sign for the owner the Application for Rental of Residence. LOWA will not approve applications for rental of a residence in LOW as subleased property. Rental agreements become valid only after approval by LOWA or the Application for Rental of Residence. LOWA will be allowed five (5) working days for such approval, and for issuance of a Registered Tenant Card for admittance to Low. Any proposed occupant and his/her relationship to the lessee must be shown on the Application for Rental of Residence and signed by the property owner prior to processing by LOWA Administration.
- C. Upon approval as a registered tenant and payment of applicable registered tenant fees, the registered tenant may have access to amenities and related facilities upon payment of applicable user fees.

each registered tenant who is not a member of LOWA in good standing. An immediate family member (defined as parents and/or children), financially dependent upon the owner of the property that is to be rented, is exempt from registered tenant fees. This will be in addition to the established user fee for each amenity. The fee amount will be determined by the LOWA Board of Directors on an annual basis running from May 1 of each year to the following April 30th. One (1) day occupancy in a calendar month will count as a whole month.

E. All registered tenants, other than those classified as "short term tenants" will pay registered tenant fees from the date of occupancy through the next April 30th and annually thereafter.

F. Short term registered tenants (thirty (30) days or less) will pay registered tenant fees in advance. If the period of occupancy encompasses parts of two (2) months, a two (2) month registered tenant fee is required. Short term registered tenants may be authorized use of LOWA amenities upon payment of applicable fees set forth in the Amenity Fee Schedule.

G. Registered tenants will be issued a Registered Tenant Card which will include a termination date. Registered tenants, using this card, may purchase amenity use for the remainder of the fiscal year, based upon the Amenity Fee Schedule.

D. A fee will be charged for

III. REGISTERED TENANTS (CONT'D)

to process the returned fees.

Amenity fees are not transferable or refundable except as approved by the LOWA Board of Directors when tenancy is revoked by the Board of Directors for cause. The issuance of a Registered Tenant Card will be construed as a revocable license to enter LOW and use the common amenities. Should the registered tenant, a member of his/her household or any of his/her guests violate LOWA Regulations, or be convicted in court of a felony, the President of LOWA will notify the property owner in writing and may direct the owner to evict the registered tenant within thirty (30) days of such written notice. If the registered tenant is not evicted within thirty (30) days after the owner has been directed to do so, each day of a registered tenant's occupancy thereafter will constitute a separate and distinct violation of this Regulation and subject to property owner to the established penalty for each day of continued violation.

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H. The property owner will be responsible to collect all applicable registered tenant fees, in advance and turn them over to LOWA. The owner will also be responsible for the payment of penalties or other charges levied upon the registered tenant and not paid by the registered tenant. Unused registered tenant fees will be returned subsequent to the termination of occupancy and based upon a complete Registered Tenant Check Out Form. LOWA will be

allowed up to ten (10) working days

IV. INDIVIDUAL BEHAVIOR

A. GENERAL

1. Any person, other than a member of LOWA or a registered tenant, who violates any LOWA Regulations or is found guilty of violating a State or Federal law while in LOW may be denied admittance to LOW for a period up to twelve (12) months.

2. The control and supervision of all employees of LOWA shall be the responsibility of management. Under no circumstances will the conduct of any LOWA employee be the subject of personal reprimand by a member or registered tenant.

B. ANIMAL CONTROL

1. No dogs or other pets shall be permitted to run at large within LOW or be allowed on any public beach.

2. The trapping or killing of wild animals, other than rats, mice, moles and other destructive pests within LOW is prohibited. As an exception, the General Manager may authorize such activities in specific situations.

3. No individual shall raise domestic poultry, ducks, geese or other waterfowl on his/her property.

4. The feeding of wild or stray animals on LOWA property is prohibited. (1/1991)

5. No person shall abandon any

dog, cat or other domestic type animal anywhere in LOW.

6. No horse activity shall be allowed on LOW roads or grounds outside the LOWA Equestrian Center, except as authorized by the General Manager for community special events or weddings. (4/1991)

7. Pet owners shall be responsible for the removal of their pet's droppings from LOWA grounds, road rights-of-way and also for removal of any pet droppings on their own lot which may accumulate and thereby cause an offensive odor or unsanitary condition.

8. Animal owners shall be responsible for ensuring that their animals do not become a nuisance to the community or present a safety problem for other lot owners.

C. USE OF FIREARMS AND RELATED ITEMS

1. Firearms are not permitted within LOW except as provided for by Federal and State law.

2. No person other than a law enforcement officer in the performance of his duty shall discharge a firearm within LOW at any time.

3. No person shall discharge "B-B" or pellet-type rifles or pistols within LOW. (1/1991)

IV. INDIVIDUAL BEHAVIOR

(CONT'D)

4. The laws of the Commonwealth of Virginia govern the use of Fireworks on private property within Lake of the Woods. No Fireworks may be discharged on LOWA property except with the permission of the General Manager.

a. Prohibited Items: the following types of Fireworks require a permit to be discharged on private property: firecracker, torpedo, sky-rocket, or other substance or thing, of whatever form or construction, that contains any explosive or inflammable compound or substance, and is intended, or commonly known, as fireworks and which explodes, rises into the air or travels laterally, or fires projectiles into the air.

b. Allowed items: The following types of Fireworks do not require a permit to be discharged on private property: sparklers, fountains, Pharaoh's serpents, caps for pistols, or pinwheels commonly known as shirligigs or spinning jennies. (4/2005)

D. SOLICITATIONS

1. No solicitation of any kind will be permitted except for the following:

a. Annual LOW Fire and Rescue Company, Inc. Fund drives.

b. Annual CHART (Cancer, Heart and Red Cross Together) Fund drives.

c. Casual solicitation by LOW school children to support school activities, Girl Scouts and Boy Scouts.

d. Annual White Cane Days by Lions Club.

2. All others desiring to solicit within LOW must have the written permission of the General Manager. Requests to solicit must be submitted in writing to the General Manager at least forty-five (45) days in advance of the date desired.

E. SERVING OF ALCOHOLIC BEVERAGES POLICY

1. The responsibility for the conduct of each member or registered tenant, his/her family and guests with respect to alcohol consumption on premises of LOWA and in operating motor vehicles following such consumption lies with the individual member or registered tenant.

2. Individuals are expected at all times to comport themselves in respect to alcoholic consumption with due regard for the common good of LOWA and the rights and feelings of other members, registered tenants, their guests and families.

IV. INDIVIDUAL BEHAVIOR

(CONT'D)

3. Employees who serve alcoholic beverages will refuse to serve any person requesting service in violation of law or whenever the person requesting service has (in the employee's unrestricted judgement) consumed an excessive amount of alcohol in a given time period. Such refusal shall be respected and complied with without contemporaneous adverse comment or breach of decorous conduct.

F. SMOKING (8/1999)

Smoking is prohibited in LOWA buildings, vehicles and other confined spaces. The General Manager may designate areas where smoking is permitted.

G. OTHER ACTIVITIES

1. All parks shall be closed from 11:00 p.m. to sunrise, unless an exception has been granted by the General Manager. All beaches shall be closed from 10:00 p.m. to sunrise, unless and exception has been granted by the General Manager.

2. Littering or the discarding of any bottles, cans, paper of other trash or refuse of any kind anywhere in LOW (on either private or LOWA property) is prohibited.

3. The outside burning of wood, leaves, trash, garbage or household refuse of any kind is prohibited. Controlled campfires are allowed in the campgrounds.

4. Roller skating and/or skateboarding is prohibited at the Clubhouse entry and driveways, the George E. Lewis Pavilion, the Campgrounds Pavilion and Tennis Courts. (11/1990)

5. No sledding, skiing, vehicular or other activity which may lead to turf damage shall be allowed on the dams. (4/1991)

6. No portion of any park or beach will be used for golfing practice or any other activity incompatible with its intended use. (2/1995)

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V. USE OF INDIVIDUALLY

OWNED PROPERTY

A. GENERAL

Each dwelling unit within the Subdivision shall provide a residence for only one (1) household, i.e., one (1) person or two (2) persons and their immediate families (father, mother, grandmother, grandfather, sisters, brothers, children, grandchildren and persons married to same) living together as a single housekeeping unit. Excluded are aunts, uncles, nieces, nephews and cousins.

(3/1998)

B. RECREATIONAL VEHICLES AND TRUCKS (7/1978)

1. No recreational vehicle configured for living accommodations (motorized or other) shall be parked, placed or stored on any LOW residential lot. Individual variances may be granted by the ECC. Limited temporary parking may be permitted at the discretion of the ECC, for the purpose of loading or unloading and seasonal cleaning and maintenance: duration usually not to exceed four (4) days.

2. Under no circumstances shall any recreational vehicle (motorized or other) be used as living accommodations while parked, placed or stored on any residential lot, or any other area in LOW other than the Campgrounds.

3. Other recreational vehicles

(which includes, among others, - boats, boat trailers) may be parked, placed or stored on residential lots in locations where the vehicle is reasonably inconspicuous, primarily from the roads and secondarily from the lakes and golf course. A vehicle may be considered as reasonably inconspicuous through use of vehicle covers, plants, or screening (e.g., lattice-work, etc.). Vehicles should be close to and at the side or rear of the owners residence. Vehicles may also be parked in garages; or in suitable carports that have been approved by the ECC. Wherever these criteria cannot be met, such vehicles may NOT be placed on residential lots. Owners must use reasonable and considerate judgement in this respect.

4. A "truck" is any vehicle designed to transport property on its own structure independent of any other vehicle and having a registered gross weight in excess of 7,500 pounds, OR which is titled/licensed and tagged as a truck. Parking of such trucks on a lot for overnight or longer is prohibited except during approved construction on that lot.

a. No construction, materials delivery, clearly marked commercial delivery, business or industrial vehicles (i.e. Sears, UPS, REC, etc.); farm vehicles or equipment or trailers associated therewith shall be parked or stored on any LOW residential lot, unless the vehicle or equipment is being used in a project that is underway on the lot. Within four (4) days

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

after completion of the project, the vehicles or equipment must be removed; stored in a completely enclosed ECC-approved garage or shed; or parked on a residential lot in a location where the vehicles or equipment are reasonable inconspicuous, as seen from the roads, the lakes or golf course. Vehicles or equipment may be considered as reasonable inconspicuous through the use of ECC-approved vehicle/equipment covers, plants or screening. Vehicles or equipment should be close to and at the side or rear of the owner's residence. Lawn and garden tractors of less than twenty (20) horsepower, which are exclusively for personal use on that lot, are excluded from this regulation, but storing them in an ECC-approved garage or shed is highly recommended. (8/2002)

b. Exempt from this regulation are Official Government vehicles with a gross weight of less than seven thousand five hundred (7,500) pounds. (8/2002)

c. Vehicles or equipment in dispute will be subject to review by the General Manager. (8/2002)

C. UNLICENSED MOTOR VEHICLES
(4/1991)

An unlicensed motor vehicle is one not displaying the full current legal documentation required for license to travel on public roads of Virginia.

Installation of Improvements by Private Lot Owners in LOW Road Rights-of-Way and Other LOW Properties:

1. Prior to any vehicular access to a private lot from LOW roads, a culvert and/or entrance driveway must be installed and approved. An application for a permit to install a culvert and/or entrance driveway should be submitted by the owner or builder to the LOWA Maintenance Superintendent or his designee.

2. Prior to the installation of any improvement by a private lot owner in road rights-of-way, drainage easement or any other property, a permit must be obtained. This includes, but is not limited to, the following: planting trees, shrubs, flower beds; installing rip-rap, rock gardens, walls fences, bulk-heads, abutments at the end of culverts, statuary, name signs and night lights. The proposed improvement or installation must be designed and subsequently installed and maintained in a manner that does not: a) impede any maintenance, installation or construction which must be done on LOWA property by Maintenance, ECC or utility companies; b) obstruct or aggravate runoff in drainage easements and roadside ditch-lines; c) or otherwise detract from the general attractiveness of LOW. The application, together with plans for the improvement or installation, must be submitted to the General Manager for his

D. INSTALLATION OF IMPROVEMENTS

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

approval. Such approval constitutes a mere revocable license for such improvement or installation on LOWA property.

3. Maintenance: From the time an approved permit for an improvement or installation has been issued, the lot owner is totally responsible for its construction and maintenance. If the permitted improvement or installation is damaged in any way, whether by natural causes or otherwise, its restoration or its removal in a timely manner is the responsibility of the property owner. Private lot owners who, prior to April 1989, have installed improvements or installations in drainage easements, utility easements and road rights-of-way will be subject to the provisions for all maintenance and any necessary restoration or removal.

4. Road Rights-of-Way, Roadside Ditches and Culverts: During construction of an improvement or installation, all materials or equipment will be stored on private property, not in the LOW road right-of-way or any LOWA property. Any improvement to be installed within ten (10) feet of the edge of the road pavement may not be placed so as to constitute a hazard to those using the road way in the event their vehicle should have to utilize the shoulder in an emergency. Abutment walls installed over entrance culvert ends may not extend higher than the surface of the driveway at that

any existing improvement which does not conform to this rule, it should NOT be replaced.

E. MAINTENANCE OF LOTS AT LOW

1. Improved and unimproved property will be kept in an attractive, neat and orderly manner. (12/2001)

a. Inoperable vehicles, junk vehicles, vehicles in a visible state of disrepair, or vehicles lacking proper registration or license plates, will not be parked or stored on any residential lot unless it is parked in a completely enclosed garage. (12/2001)

b. Personal property such as lawn and garden equipment, ladders, receptacles for trash or rubbish or ashes or garbage, accumulations of building supplies, lumber, toys, etc., will be stored in basements, garages, approved sheds or in an otherwise unobtrusive location. (12/2001)

c. Dead trees, whether standing, leaning or lying on the ground, must be removed. Tree cuttings, piles of underbrush or debris, metals, scrap, refuse, bulk materials, uncut weeds or grass, unstacked cut or broken logs, masses or piles of undergrowth, or debris resulting from other than natural growth, must be removed. (12/2001)

d. All lots, open decks and porches, should be maintained in an attractive, neat and orderly manner (e.g.. No debris, rubbish,

point. Should a lot owner remove

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

appliances, or interior
furnishings). (12/2001)

e. Play equipment such as swings, sandboxes, playhouses, climbing structures, trampolines, etc., shall not be placed in the setback area. In the event of a hardship, application may be made to the Environmental Control Committee for a variance. All equipment must be kept in a well maintained, attractive, neat & orderly manner. (8/05)

f. Covers and tarpaulins over woodpiles, parked cars, lumber, boats, lawn equipment etc. must conform to Regulations V.I. (12/2001)

g. Approved pet runs, dog runs and animal shelters must meet all size guidelines and should be placed in rear yards only, away from property lines and kept in an attractive, neat and orderly manner. (12/2001)

2. All lots shall be maintained to prevent them from becoming unsightly. An unsightly lot is one with one (1) or more of the following:

a. Unattractive growth on such lots or the accumulation of rubbish or debris thereon.

b. Dead trees, standing, broken off, leaning on other trees, or lying on the ground whether singly or piled one on another.

c. Tree cuttings, piles of underbrush, cut or broken logs, masses or piles of vines, briars

resulting from other than natural growth.

3. Tree Cutting and Preservation:

a. The complete removal of all trees from any parcel of land or any substantial portion thereof without the written consent of the ECC is prohibited. (4/1991)

b. Where tree stumps are not removed these shall be trimmed to a maximum height of twelve (12) inches above ground.

4. There shall be no bulk storage of gasoline above or below ground on any numbers residential lot. (8/1979)

5. In case of snow or ice at LOW clearing of private driveways is the responsibility of individual residents.

6. During ice or snow coverage at LOW, no vehicle will be parked in private driveways forward of the front boundary of private lots. Violators are subject to penalties and/or towing at the owner's expense.

7. Outdoor lighting by individual lot owners or tenants will be shielded downward so as to avoid: (7/1989)

a. Interference with the vision of motor vehicles or other drivers on LOWA property, including roads and designated parking areas. (7/1989)

or other undergrowth or debris

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

b. Invasion of the privacy of residents or infringement on the use and enjoyment of property by residents in any affected areas.
(7/1989)

8. Silt adjacent to individual lot owner's property on the Lake shore may be removed from the Lake by such individual lot owners with the approval of the General Manager.

9. All dwellings must have the proper house number displayed on the front of the house and/or at the street property line area.
(5/2000)

Numbers are to be at least four (4) inches high and in contrasting colors with the background. The numbers must be displayed so they are visible from the street.

Residents are required to take action to maintain the visibility of these numbers (e.g., trim trees and shrubs).

F. SHORELINE STABILIZATION

1. Shorelines will be stabilized before construction. Permits for shoreline stabilization on the Lakes must be obtained from the Maintenance Superintendent before construction is started. The specifications for the construction of shoreline stabilization are attached as Exhibit A to this Section. Building permits will not be issued for construction on lots

plans include shoreline protection as prescribed in Exhibit A, and location of actual shoreline stabilization is approved by the General Manager as stated in paragraph two (2) below. The Building Inspector will insure shoreline stabilization is completed at the time of the footing inspection.

2. Shoreline stabilization accomplished at any time must conform to the existing shoreline (where the water meets the land) unless a waiver is writing is granted by the General Manager. Waivers will not be granted under any circumstances when such waiver would interfere with adjoining property, be a hazard to navigation or simply because a property owner desires to reclaim property lost through erosion or wave action.

G. FOR SALE DISPLAY (4/1991)

1. An acceptable FOR SALE indicator is a painted (tan is suggested) wooden stake, approximately two (2) inches by four (4) inches x five and a half (5-1/2) feet, driven approximately one(1) to one and a half (1-1/2) feet in the ground. The lot and phone number should be displayed. The stake should be driven within the lot line but NOT in the ditch between the pavement line of the street and the lot line.

2. The LOWA Maintenance Department will provide a suitable stake on application, for a moderate charge, and will require

fronting on the Lakes unless such

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

three (3) days to make the stake available.

H. BOAT/RV LOT STORAGE (3/2002)

1. All items stored in a LOWA Day Sail space or an RV Storage Lot space shall prominently display a current LOWA identification decal. The General Manager or designated representative will inspect the Storage lots for compliance with Regulations at least two (2) times per year. Violators of rental conditions will be cited and subject to the loss of the space if the condition is NOT corrected immediately.

2. Only boats (with or without boat trailers), camping/RV type trailers and motor homes will be permitted in the Storage Lot. See paragraph nine (9) and ten (10) below for exceptions.

3. Only one (1) item per storage space will be permitted with the exception of a boat on a trailer which constitutes one(1) item.

4. No trash, debris or other unsightly materials will be permitted on the members or registered tenant site and the member or registered tenant will be responsible for making sure the site is clean and neat at all times.

5. The member or registered tenant shall pay LOWA the annual Boat/RV Storage Fee as set by the

of the space and thereafter on or before May 1st of each fiscal year. Failure to pay the established fee by May 1st shall be deemed a breach of contract and will result in revocation of the right to use the space.

6. Only LOWA members or registered tenants in good standing shall be eligible to use the Storage Lot. No subletting, sub-renting or loaning of assigned space is allowed. Rights of rental space does not transfer with the sale of a residence.

7. If a member or registered tenant loses his status as a member or registered tenant in good standing the user agrees to remove all items from the Storage Lot immediately.

8. In the event of non-payment when due, any property remaining in the space shall be conclusively deemed to have been abandoned and may be disposed of in such a manner as LOWA may see fit. In such case the member or registered tenant shall be responsible to LOWA for the cost of removal and disposal of such property.

9. Small commercial vehicles and vehicles used exclusively for towing a boat or a camping trailer may be stored in the Boat/RV Storage Lot as long as an appropriate space is available. These commercial vehicles will be stored in the rear of the lot.

Board of Directors upon initial use

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

by the General Manager.

10. When a small commercial vehicle is removed for daily business needs, the vehicle of the space renter may be parked in the rental space as long as the vehicle displays a current LOWA decal or hanging tag for this purpose.

I. COVERS

For general use, e.g., over wood piles, parked cars, lumber, boats, lawn equipment, etc., covers must be in muted tones of dark green, browns, khaki, etc. NOT permitted are bright colors, e.g., red, blue, yellow, international orange, white, multicolors (except camouflage).

J. CONSTRUCTION, FARM AND COMMERCIAL LANDSCAPE EQUIPMENT

No construction, farm commercial landscape equipment or trailers associated therewith shall be parked or stored on any LOW residential lot unless the equipment is being used in an ECC approved project that is underway on the lot. Within four (4) days after completion of the project, the equipment must be removed or parked/stored in a completely enclosed ECC approved garage or shed. Lawn and garden tractors of less than twenty (20) horsepower which are exclusively for personal use on that lot are excluded from this regulation, but storing them in an ECC approved garage or shed is highly recommended. Equipment in

dispute will be subject to review

K. BUSINESS USE OF RESIDENTIAL PROPERTY

A resident may use his/her residence to engage in any occupation customarily incidental to and conducted within a dwelling unit or an accessory structure on site (such as a garage). No business activity which would cause increased traffic or parking over normal residential use, is allowed. No sound emanating from the residence or an accessory structure should exceed the normal level of sound from a residence or an accessory structure. No mechanical equipment which is not customarily incidental to a residence or an accessory structure may be used. No materials delivered for business purposes or left for customer pickup may be stored outside the residence or accessory structure. The use of any signage or visual evidence that would indicate a business is conducted within or from the residence or accessory structure is prohibited.

a. The Office of the General Manager, LOWA, is responsible for the enforcement of this Regulation.

b. In the event that the General Manager, LOWA, deems that a variance is necessary to resolve a dispute, he/she, with the concurrence of the Board of Directors, will request that the ECC issue a variance under its authority contained in the Restrictive Covenants, to Article 4., EXCLUSIVE RESIDENTIAL USE AND IMPROVEMENTS.

V. USE OF INDIVIDUALLY OWNED

PROPERTY (CONT'D)

prohibited.

L. Display of Political Signs

4. Yard sales shall be limited to the resident's driveway and garage.

The following regulations pertain to the display of political signs at Lake of the Woods.

5. Items hanging from trees are prohibited.

1. Signs on Association property are not allowed except on Election Day, and/or on the day of a political event at which the candidates will appear, in an area designated by the General Manager.

6. Balloons and other attractions are prohibited.

2. A property owner or tenant may only display one political sign per issue or candidate on each lot.

7. Yard sales are limited to two (2) consecutive days, three (3) times a year per lot. Otherwise, all yard sale merchandise shall be removed from sight.

3. Each sign must be on a stake and no larger than four (4) square feet.

8. Yard sales shall be limited to LOW residents and their guests. They shall not be open to the general public. (5/06)

4. Sign(s) may be displayed no earlier than six (6) weeks prior to the election.

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5. Sign(s) must be removed by the property owner or tenant the day after the election.

6. Citations and possible fines will be issued for failure to comply with the above regulations.

M. Yard Sales

1. Yard sales shall be subject to prior notification to ECC.

2. Residents who wish to conduct yard sales are requested to coordinate their activities with Security to assure required provisions are provided for parking, to avoid unsafe road conditions.

3. During the yard sale, one sign no larger than one and a half (1½) by two (2) feet will be allowed on the resident's property.

Signs on LOW property are

EXHIBIT A**SPECIFICATIONS FOR THE CONSTRUCTION OF SHORELINE STABILIZATION AT LOW****I. Areas to be protected:**

All Lake areas will be protected with lumber, gravel, rip-rap, sand or other approved materials

II. Permit:

Prior to installation of any shoreline stabilization a permit must be obtained from the Maintenance Superintendent, signed by the General Manager, in accordance with LOWA Regulations.

III. Shoreline Stabilization Measures:

Specifications described below are minimal for normal conditions on the Lakes. Where abnormal conditions exist, deviation from the minimum may be allowed. Contact the Maintenance Department for assistance.

A. WOOD BULKHEADS:

1. Wood bulkheads may be used if proper tie-in to shore is accomplished and if the fill behind the bulkhead is number eight (8) VDDT stone size or larger, to approximately one (1) foot above the normal Lake water line. If grass is to be planted over the fill a minimum of eight (8) inches of dirt is needed to support grass.
2. For the main vertical support posts, six (6) inch round pressure treated posts or four (4) inch by four (4) inch pressure treated posts are required. The horizontal braces will be two (2) by six (6) inches minimum. Tiebacks will extend back at least four (4) feet from the face of the bulkhead unless specifically excepted on the permit. The tieback stakes will be four (4) by four (4) by thirty-six (36) inches and will be driven no closer than three (3) feet to the back of the bulkhead. The bulkhead will be capped by two (2) by eight (8) inch boards. The vertical boards will be one (1) by six (6) inch minimum and must be of sufficient length that they may be driven a minimum of one (1) foot into the Lake bottom. Filter cloth with a equivalent opening size of seventy (70) to one hundred (100) U.S. standard sieve and a thickness of not less than ten (10) mil. Will be used.
3. The maximum spacing of the main vertical support posts is five (5) feet, center to center.

EXHIBIT A (CONT'D)

4. The following variances may apply:

a. Under normal conditions tiebacks may be attached to every other post rather than every post, except that tiebacks will not be farther apart than ten (10) feet maximum.

b. If the six (6) inch diameter pressure treated four (4) by four (4) inch square P.T.) post extends higher than four (4) feet above the Lake bottom; or, if these posts do not extend two (2) feet into the bottom of the Lake for any reason, including rock in Lake bottom; or, bed soils or for any other reason; or, if the back slope of the bank is so steep that the backfill will exert an extraordinary pressure on the bulkhead; than, tiebacks must be attached to every post and deadman secured across all of the tiebacks.

5. For construction details see the attached approved drawing:
Illustrations 1 and 1 a.

B. ROCK RIP-RAP

1. Rip-rap must be large enough that wave action will not move the stone. This varies with location. Rock suitable for rip-rap should be not less than six (6) inches in diameter at the narrowest point. Large rock is preferable.

2. Rock may be used on slopes which do not exceed one (1) to two (2) foot horizontal for each two (2) feet vertical. Slopes steeper than one (1) to two (2) must be graded back to a one (1) to two (2) slope.

3. All slopes should have all vegetation removed, be worked smooth with loose sand to a depth of three (3) to four (4) inches and be covered with a three (3) inch layer of coarse number three (3) drainage gravel. Filter cloth with an equivalent opening size of seventy (70) to one hundred (100) U.S. standard sieve and a thickness of not less than ten (10) mil. Will be laid on the undisturbed soil. Each end of the filter cloth will be buried.

4. Rock rip-rap shall be embedded in the Lake bottom and rise to a minimum height of eighteen (18) inches above the normal water line three hundred seventeen point five (317.5) elevation. Rock should be placed in rows similar to the placement of brick. The largest rock should be used for the base (bottom row) and the exposed ends should be anchored firmly into the bank. All rock should be laid with the narrow part toward the bank and the larger diameter facing outward. Small gravel number eight (8) should be used to fill the area around and between the larger rocks (rip-rap), up to approximately one (1) foot above normal water line.

EXHIBIT A (CONT'D)

5. Where wave action or other forces threaten the existing structure and/or cause erosion, rock rip-rap may be used subject to a permit obtained from LOWA.

6. For construction details, see attached approved drawings:
Illustrations two (2), three (3) and three a. (3 a).

C. CONCRETE BULKHEAD:

1. Concrete bulkheads will only be allowed after submission of detailed plans and specifications to Maintenance Superintendent for approval.

2. The Association reserves the right to inspect all bulkheads upon completion, for compliance with the attached approved drawings.

IV. Erosion Control:

For slopes not steeper than ten (10) to one (1) and where an erosion problem exists, it is suggested that the area be protected with gravel.

A. Coarse gravel number three (3) or larger in a layer at least four (4) inches deep may be spread over the area.

B. Where sand beaches are established, the recommended slope is ten (10) to one (1) or less. Sand beaches may be established on steeper slopes up to five (5) to one (1) after approval of the plans by the ECC. (1/1991)

1. Beach must be no wider than twenty (20) feet measured along the lake shoreline.

2. Beach must be established in accordance with attached approved drawing: **Illustration four (4).**

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ILLUSTRATION 1.

ILLUSTRATION 1-A.

ILLUSTRATION 2.

ILLUSTRATION 3.

ILLUSTRATION 3-A.

ILLUSTRATION 4.

BLANK

A. Except as otherwise noted in paragraph VI.A.1., the laws governing the use of its secondary roads in the Commonwealth of Virginia shall apply to the use of the streets and roads owned by LOWA. Secondary roads are defined as Roads and Highways owned and maintained by the Commonwealth of Virginia. This includes, but is not limited to, those laws applicable to pedestrians, title to vehicles, vehicle licenses and operator's licenses as well as all laws required or bicycles, motorcycles, mini-bikes, mopeds or scooters. Further, for vehicles and operators not licensed in Virginia, the laws of Virginia with respect to reciprocity for out of state vehicles and operators shall apply as regulations at LOW.

(1/2005) Association-owned vehicles, golf carts and utility trailers used for light transport and hauling of golf carts and boat trailers operated only within LOW are not required to be equipped with State or County Licenses. (5/1978)

1. The noted exceptions are as follows: Association owned vehicles, golf carts (See Regulation 6.M) and utility trailers used for light transport and hauling of golf carts and boat trailers operated only within LOW are not required to be equipped with State of County licenses.

(1/2005)

2. The following vehicles are not allowed on LOWA owned property

owned by other residents: Any one,

two, three, four or more wheeled gas or electric powered vehicle which is sold as "for off road use only" or cannot be licensed by a state department of motor vehicles (DMV) (1/2005); or cannot be licensed by a state Department of Motor Vehicles (DMV) other than mopeds driven by otherwise qualified operators (3/2005); cannot be operated of LOWA property. This includes roads, trails, parking lots, parks, golf course, mail stations lots, benches, dams, clubhouse point, LOW Campgrounds, athletic fields, tennis courts, stables and related facilities, other LOWA owned property, or on property belonging to other residents. (1/2005)

Failure to comply with this regulation could result in fines up to \$50 for each infraction as shown in Regulation XIV. SCHEDULE OF PENALITIES FOR VIOLATIONS. (1/2005)

B. The operation of motor vehicles (other than golf carts) on LOWA property will be limited strictly to the roads and designated parking areas except upon special permission from the General Manager.

C. The maximum speed limit on all LOW roads is twenty-five (25) miles per hour except where lower speed limits are posted.

1. Passing of moving licensed motor vehicles on any roadway is not permitted. Vehicles should pull to the side at an appropriate location to allow emergency vehicles and fire and rescue responders with appropriate warning lights to proceed. Vehicles being operated well below the maximum speed limit should pull to the side at an appropriate location to allow normal traffic to proceed.

VI. USE OF LOW ROADS AND

PARKING LOTS

D. No parking shall be permitted on roads or shoulders or roads, except for workmen's vehicles during daylight hours when houses are under construction, and for social gatherings upon prior notice to LOWA Security. Any vehicle parked on the road or shoulder of the road shall be parked so that the vehicle's right wheels are closest to the side of the road where the construction or social gathering is located. No parking is allowed on curves.
(9/1997)

E. There shall be no parking of any vehicles at any time within fifteen (15) feet of a fire hydrant. Also, no shrubbery shall be planted within this distance of a fire hydrant.

F. Whenever loads may be judged by LOWA Security to be potentially damaging to the roads, trucks may not be admitted or may be required to enter at the construction gate, and as conditions require, off-loaded to smaller vehicles or broken into lighter loads or stored in the construction gate area until road conditions improve or the truck(s) may be escorted over routes deemed suitable. (5/1978)

G. A fee for use of the roads shall be levied upon the owner of each property upon which a house is to be built, addition made or garage constructed. Such fee is to cover normal wear and tear on the LOW road system at any location. This fee is to be paid at the time plans are approved by the ECC. When unusual damage to road shoulders or ditch lines is determined, at the time of the final culvert inspection, to have been caused at a specific construction site, such damage will be called to the attention of the

owner for corrective action. If corrective action is not taken promptly, the damage will be repaired by LOWA and the costs billed to the property owner. Unusual damage caused to the surface will be repaired by LOWA and the costs billed to the property owner.

H. No person shall block any road within LOW at any time without prior permission of the General Manager. Any person deliberately violating this Regulation may be denied use of the roads in addition to any penalties imposed.

I. All persons using LOW roads do so at their own risk and LOWA will NOT be responsible for any delays, breakdowns, damage to personal property or personal injuries occurring on said roads.
(5/1978)

J. No vehicle, trailer or piece of construction equipment (other than private automobiles, vans or pickup trucks used for personal transportation) shall be placed or parked on any LOWA property without the consent of the General Manager. Violators of this Regulation shall be subject to penalties and/or loss of the right to use the roads.

K. Vehicle parking is prohibited at all Mail Stations except in marked spaces adjacent to the "Small Marina", "Golf Course", and "Spotswood Park" locations. Overnight and Commuter parking is prohibited at, or adjacent to all Mail Stations. (3/2005)

VI. USE OF LOW ROADS AND

PARKING LOTS (CONT'D)

L. During an emergency ice/snow condition as declared by LOWA's President, the following pertains:

1. During extremely hazardous ice or snow road conditions, vehicular travel on LOW roads may be restricted to emergency travel only with violators subject to a penalty.

2. Any resident parking or abandoning a vehicle on LOW roads, cul-de-sacs, shoulders or road right-of-ways (including ends of driveways forward of the front boundary of private lots) will be subject to a penalty and/or towing at the owner's expense.

M. USE OF GOLF CARTS ON LOW ROADS:

1. LOWA member and registered tenant owned golf carts may be operated on LOW roads only to the extent allowed by the Code of Virginia. That portion of the Code allows crossing of a road from one (1) hole to another and travel from the owner's home to the golf course if the trip is NOT longer than one-half (1/2) mile in either direction. The driver of the vehicle while operating along the road must be at least sixteen (16) years of age.

2. Golf carts operated after sunset and before sunrise MUST be equipped with headlights, tail lights and stop lights whether on OR off the golf course.

3. Golf carts being towed will be towed at speeds sufficient as to not impede the flow of other vehicular traffic on road. Connection between the vehicles shall consist of a drawbar or other similar device AND an emergency/safety chain.

4. Operators of golf carts will remain as far to the right hand side of the road as possible OR on the shoulder of the road if the width can accommodate. Conventional hand signals will be used for turning and stopping. If the operator desires to have a following vehicle pass the golf cart, the operator shall pull the cart to the right edge/shoulder of the road and stop until the following vehicle has passed. It is recommended that carts be equipped with a rear-view mirror as an added safety device.

5. Use of LOW roads by golf carts for such purposes as mail and newspaper pick-up, visitations, hauling and other activities not directly related to the specific purpose of moving the golf cart to and from the golf course is prohibited.

6. Golf carts while operating along, or being towed on, LOW roads WILL display an approved slow-moving vehicle emblem on the rear of the golf cart. The emblem will be twelve (12) inches on each side and will be affixed in such a manner as to be clearly visible to vehicle operators approaching from the rear. For added visibility in situations of hilly roads, the towed cart should be equipped with a bright orange-colored flag atop

VI. USE OF LOW ROADS AND

PARKING LOTS (CONT'D)

an eight (8) foot pole. If towed in other than daylight hours, the towed cart must be equipped with tail lights.

7. Certification of a minimum of Fifty thousand/one hundred thousand/ten thousand (50,000/100,000/10,000) dollars liability and personal property insurance, covering the operator AND the golf cart, must be provided at the time the annual fee is paid and the current annual decal is issued. The certification will remain valid only to the end of the LOWA fiscal year and re-certification is required for each subsequent fiscal year. Upon demand of the General Manager, proof of liability coverage must be provided.

8. The time period referred to as daylight hours is defined as those hours between sunrise and sunset.

9. When driving golf carts to and from the golf course, operators will use the most direct route available to the golf course on LOW roads.

#

(4/2003)

A. GENERAL

1. Campgrounds use is dedicated first to LOWA members/registered tenants in good standing. Camping related facilities are primarily for the use of the campers. Guests of members or tenants may use the campgrounds for a period not to exceed fifteen (15) consecutive days per month provided they are sponsored by the LOWA member/registered tenants in good standing. Guest and sponsor will be required to sign the application.

2. Completed applications and appropriate user fees must be submitted in advance of site occupancy.

3. All campers, trailers or motor homes using the Campgrounds must be registered with the Designee of the General Manager or with the LOWA Security at the gate when entering LOW. All trailers and motor homes shall have a current state safety inspection and registration. Proof of inspection and registration must be provided with the User agreement.

4. The Campgrounds will open on the first day of March and close on the last day of November. The date at which water will be available to individual campsites will depend upon weather conditions and be determined at the discretion of the designee of the General Manager.

5. The General Manager shall

notify, by certified mail, those members/registered tenant who are renting or sponsoring the use of campsites who are in non-compliance with any of these regulations. If the problems is not corrected by the member/registered tenant or camper within the (10) days of notification, the General Manager shall have the authority to remove the camping vehicles and all personal property from the site and to authorize maintenance to restore the site. All expenses incurred will be charged to the member or tenant. If these charges are not paid, a lien may be placed on the member's property.

6. LOWA is not responsible for damages to, or loss of, campers' personal property or the property of other persons using the campgrounds.

7. Situations and circumstances not covered by these regulations will be handled at the discretion of the General Manager.

8. Failure of the Association to enforce any provisions of these regulations shall not be considered a waiver thereof or of the rights of the Association thereafter to enforce each and every provision thereof.

VII. USE OF THE CAMPGROUNDS

(CONT'D)

B. USE OF CAMPSITES

1. All campsites will be assigned by their designation (i.e.: letter, number, etc.).

2. Current site holders have first option on site renewal providing that all fees and assessments have been paid. Unit site occupancy for a specific period has a corresponding user fee schedule (daily, weekly, monthly or seasonal). Payment of a seasonal fee permits the unit to remain on the same site for a continuous period of one (1) year. The campsite is not to be used as a primary residence.

3. Multiple camping combinations not requiring utility hook-ups may be permitted for campers on sites where the square footage unoccupied by the camping units equals or exceeds the minimum of one thousand six hundred (1,600) square feet and is not less than twenty five (25) feet at its narrowest point as required by the Virginia Department of Health in its "Rules and Regulations Governing Campgrounds". One tent may be exempt from this requirement.

4. At the discretion of the Designee of the General Manager, campers may be allowed to share the campsite of the LOWA member/registered tenant for a period consistent with LOWA Regulation VII.A.1. above. An additional unit may be placed on a campsite provided that the State

(1,600) unoccupied square feet per camping unit is adhered to. The appropriate user fee must be paid for the additional unit.

5. Electric, water, sewer, telephone, and/or cable hook-ups shall be acquired through campground administration. All necessary additional fees for services shall be paid at the time of registration.

6. Maximum trailer or motor home length allowed in the campgrounds is thirty nine (39) feet.

7. Tent camping is allowed on sites designated for that purpose. One (1) tent may be erected for overnight camping on any site as long as the user is present.

8. All vehicles must display a barcode or guest pass at all times.

9. All drivers of vehicles in the campground must possess a valid driver's license.

10. A maximum of two (2) operable and currently fully licensed passenger vehicles will be permitted on each site while the member/registered tenant is present and using the campsite. The pavilion area may be used for additional, temporary, overflow parking.

11. Motor bikes, golf carts, ATV's or any other unlicensed, motorized vehicles are prohibited.

rule of one thousand six hundred

VII. USES OF THE CAMPGROUNDS

(CONT'D)

12. Users may store a boat on a campsite during the camping season. Boat covers must be in muted tones of green, brown, khaki, etc. Bright colors (e.g., red, blue, yellow, international orange and multicolors, except camouflage) are not permitted. During the off season a monthly pro-rated storage fee shall be paid for storage of a boat at the campsite.

13. Firearms or any type of explosives, including fireworks, are prohibited.

14. Storage sheds are allowed but must be purchased from the list approved by management. Shed size shall not exceed ten (10) feet x twelve (12) feet and shall be placed as approved by the General Manager or the designee.

15. All campers must notify the Designee of the General Manager prior to vacating a campsite. The Designee will inspect the site and determine any restoration requirements that the user may need to address.

C. APPEARANCE AND MAINTENANCE OF CAMPGROUNDS

1. Campsites must be kept clean and orderly. Monthly and Seasonal users are expected to maintain their campsite to the extent of cutting the grass and weeds, picking up downed tree branches or debris, raking and disposing of leaves and any unsightly materials or debris.

from the site; pushing debris into adjoining sites is not considered cleaning the site. Seasonal sites must be cleared of all winter debris and leaves by March 1st. Failure to comply with this regulation will result in the site being cleared at the Seasonal camper's expense.

2. Units must be cleaned to remove discolorations and maintained in good appearance repair.

3. Each user is responsible for leaving the campgrounds facility in clean condition after each stay.

4. Inoperable vehicles shall not be permitted in the campgrounds.

5. Storage of materials and equipment is required when user is not physically staying on the property.

6. Tents are prohibited from being used for storage and should not be left up when they are not being used for current overnight stay.

7. "Pop-Ups" shall be put down at the end of each stay.

8. Defacing, cutting, nailing into or attaching objects to trees, bushes or poles is prohibited.

All cleanup debris must be removed

VII. USE OF THE CAMPGROUNDS

(CONT'D)

9. At the discretion of the General Manger, a campground user may be required to relocated their camping unit, deck, storage shed and/or personal property to another campsite in order to perform routine or emergency maintenance on that campsite.

D. SANITATION

1. Fluids must not be discharged on or into the ground from recreational vehicles and tents. Gray water (dish water) must be collected in approved holding facilities and be removed by the pumping service, deposited in the outside sink or at the dumping station. Septic waste must be removed by the septic service or be deposited in the dumping station.

2. All trash and litter shall be placed in proper containers. All trash and litter containers shall have lids. Garbage should be taken to the compactor.

3. Pets must be on leashes or under positive control of the owner at all times. Users are responsible for cleaning up after their pets.

4. The coin-operated washers and dryers are primarily for the use of campers. Other members or tenants of LOWA may use these machines subject to availability.

E. INDIVIDUAL BEHAVIOR

1. All loud noises from the campgrounds will be curtailed between the hours of 11:00 p.m. and 8:00 a.m. Loud music is not allowed at any time.

2. Open campfires are prohibited prior to 4:00 p.m. and during specified periods as identified by the Commonwealth of Virginia or the LOWA General Manager.

3. Camping by minors is permitted only with the presence of an adult.

4. Dogs are prohibited in the playground area.

F. CONSTRUCTION

1. All plans and specifications for any structure shall be forwarded through the Campgrounds Committee to the General Manager for approval. Written approval by the General Manager must be obtained before any such work can commence.

2. Any construction permitted must be considered temporary and revocable and will be removed by the campsite user when the site is vacated.

3. Decks: Deck size is restricted to the length of the trailer and by ten (10) feet in width. They should be built in five (5) by five (5) foot sections and must be bolted or otherwise fastened together in order to maintain their temporary status.

VII. USE OF THE CAMPGROUNDS

(CONT'D)

4. Screened and roofed porches, that are of a permanent nature, are prohibited.

5. Maintenance of campsites is subject to review by the Campground Committee and the authority of the General Manager. The General Manager has the authority to revoke any campsite user agreement and, if necessary, remove any user's camping property from the site and take measures to restore the site. All expenses incurred will be billed to the LOWA Member or Tenant. If said expenses are not paid, a lien may be placed.

#

A. GENERAL (5/1978)

1. No alcoholic beverages are permitted in the Clubhouse except in strict compliance with Regulations established by the Alcoholic Beverage Control Board of the Commonwealth of Virginia.

2. No outside commercial catering will be permitted in the Clubhouse OR on its grounds without the express approval of the Board of Directors.

3. The various facilities of the Clubhouse will be open at such hours as are determined by Management and the membership will be informed of those hours through the various LOWA means of communication.

4. Smoking is only permitted in designated areas. (11/2006)

B. CONDUCT (5/1978)

1. Members and guests shall deposit their hats, overcoats, umbrellas or other articles in the cloak room and must NOT leave them lying about. LOWA will not be responsible for lost or missing articles in the Clubhouse OR on its grounds.

2. Members or guests are not permitted to enter the kitchen or service rooms except for members of the Clubhouse Committee WITH a representative of Management.

3. Suggestions and complaints should be made to the Management directly, or in writing, for appropriate action.

4. No advertising shall be permitted except as approved by the Management.

5. No publications, pictures, decorations, dishes, utensils or other articles or property of any kind shall be removed without permission from the Management.

6. Flowers and shrubbery around the grounds are not to be cut for personal use.

7. Dogs (except those used as aids to the handicapped) or other pets are NOT permitted. Pets on leashes will be allowed in Clubhouse picnic areas except during Clubhouse outdoor functions when food is being served.(11/2006)

8. Employees on duty are not permitted to participate in member functions or to socialize.

9. Skateboarding is not permitted in or around the Clubhouse area(LOWA property). (11/2006)

C. DRESS CODE (5/2000)

1. GENERAL

a. The manger on duty is responsible for the interpretation and enforcement of the Clubhouse Dress Code.

b. Shoes and shirt MUST be worn in all areas of the Clubhouse and Deck.

c. No one attired in a bathing suit without proper covering is permitted in any area of the Clubhouse and Deck.

VIII. USE OF THE CLUBHOUSE

(CONT'D)

- d. Clothing which is dirty, torn or ragged is unacceptable at all times.
2. Dining Rooms, Presidents Room, Great Hall: The three dining rooms are Germanna, Chancellorville and Wilderness. (11/2006)
- a. Ladies may be attired in pantsuits, walking shorts, dresses, dress slacks, skirts with blouse/sweater. (11/2006)
- b. Men may be attired in suits or slacks and turtle-neck or collared shirts, dress shirts, walking shorts. No hats. (11/2006)
- c. Children should be neatly attired in clothing as is currently fashionable.
3. Sports Lounge, Smoking Lounge and Deck: (11/2006)
- a. Sport clothes, shorts and shirts with or without collar. Beach wear is permitted with proper covering. (11/2006)
- D. RESERVATIONS (11/2006)
1. Dining Room and Sports Lounge: Reservations are encouraged, but are not required. If reservations cannot be kept, the courtesy of a call is expected. Patrons who are more than twenty (20) minutes late must stand by until they can be accommodated without disrupting other scheduled diners.
2. The Deck: Reservations will not be made for the Deck with the exception of special events. Patrons will be seated on a first come, first-served basis.
3. Special Clubhouse-sponsored

Functions: Prior reservations may be required for all special Clubhouse-sponsored events by a deadline date as announced by Management. Management may require prepayment, request phone numbers or establish a cancellation deadline for certain function reservations.

4. Private Bookings:

- a. Private functions may be booked in each Dining Room so long as the room is ready for membership use at the normal published starting time. As an exception to the foregoing, members and non-property owner individuals and organizations wishing to book private parties may include use of the Chancellorville and/or the Wilderness Room if the combined space in the Presidents Room, Great Hall and the Germanna Room is inadequate as determined by Management. (11/2006)
- b. Individuals, groups, or organizations wishing to reserve space in the Clubhouse must make advance arrangements with LOWA Clubhouse Management. A user's fee may be charged, as well as clean-up fee, at the discretion of the Clubhouse Management. (11/2006)
- c. Reservations may be made no earlier than one (1) year in advance of the function. A contract executed with LOWA and an established deposit will be required to hold the date. (This does not affect those organizations which book recurring regular functions.) The contract will specify food and beverage orders, deposit, payment and cancellation requirements and responsibilities. (11/2006)

VIII. USE OF THE CLUBHOUSE
(CONT'D)

E. USE OF THE CLUBHOUSE AS A
COMMUNITY CENTER

1. Rapidan and Rappahannock
Rooms:

a. These rooms are designated as a community center to service LOW civic/service, social and recreational groups which are non-profit-making activities. Simple cold food and non-alcoholic beverages may be brought in for consumption by the group itself. These rooms shall be available to such groups seven (7) days a week by making arrangements with Management.

b. In return for the use of these rooms, all groups and organizations are expected to contribute to the general cleanliness and order of the room(s) following use. Privileges that are abused may be rescinded or cleaning fee may be applied.
(11/2006)

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IX. USE OF THE GOLF COURSE

A. USE (2/2001)

1. The Golf Course is limited to LOWA members/registered tenants in good standing, along with their invited guests as well as individuals or groups that receive authorization from the General Manager or Board of Directors.

2. During the time the Golf Course is open for play (as determined by the Board of Directors or its designee), only authorized golfers and their accompanied guests are allowed on any part of the Golf Course.

3. During times the Golf Course is closed for play (either before play begins, after play is over or during other times the Golf Course is determined to be closed) Members/registered tenants in good standing and their invited guests may use the cart path portion of the Golf Course for walking/jogging.

B. FEES (2/2001)

1. The Board of Directors (with advice from the General Manager, Golf Committee and Golf Director) will establish appropriate fees (for play and cart use), rules and Regulations relative to the Golf Course.

2. Additional fees for services provided by Golf Professionals, the Pro Shop and miscellaneous items are determined by the General Manager with the assistance of the Golf Director.

C. REGISTRATION

1. ALL players must check in at the Pro Shop prior to the start of play. (12/1999)

LOWA members/registered tenants in good standing may authorize their guests the use of the Golf Course in person, in writing or via telephone. (2/2001)

Annual green fee members/registered tenants in good standing need not register at the Pro Shop on Mondays in January or February.

D. TEE TIMES

1. The Golf Director, with assistance from the Golf Superintendent, will establish starting times based on weather conditions. (2/2001)

2. Tee time reservations are optional but may be necessary during heavy usage times. LOWA members/registered tenants in good standing may make tee times, by phone or in person, no more than one (1) week in advance.

3. Tee time reservations are limited to no more than two (2) times, eight (8) players, unless special permission is granted by the Golf Director. (12/1999)

4. The Golf Course staff reserves the right to combine parties of fewer than four (4) with others in order to make foursomes. (2/2001)

IX. USE OF THE GOLF COURSE
(CONT'D)

5. Golfers will tee off starting from the first tee unless directed otherwise by Pro Shop staff.

E. GOLF CARTS

1. The Golf Director or the designee reserves the right to refuse rental of a golf cart to anyone who abuses the cart or established rules.

2. Private golf carts are allowed with the payment of the appropriate fee, but operation is limited to the owner or a member of his/her immediate family. A certificate of liability insurance, in an amount determined by the Board of Directors, shall be provided to the Pro Shop before a private cart may be used.

3. No golf cart (private or club) shall be operated by a person under the age of fifteen (15) years. (2/2001)

4. Golf carts, pull carts and other similar devices are prohibited from tees and greens at all times.

5. Whenever possible, all carts will avoid driving over wet or soft spots on the Golf Course.

6. No golf cart shall be operated closer than twenty (20) yards to the apron of any tee, green or hazard, except when there is a cart path for use. (2/2001)

7. No more than two (2) people and two (2) golf bags are permitted on a golf cart at a time. (2/2001)

8. Golf carts are to be driven at a reasonable speed at all times with particular caution being exercised on steep grades.

9. Due to Golf Course conditions, the Golf Superintendent, in cooperation with the Golf Director, may post times when golf carts are limited to cart paths only.

F. RULES OF PLAY

1. The United States Golf Association Rules of Golf shall govern all competitive play unless modified by local rules as determined by the Golf Director, in cooperation with the Golf Committee.

2. Appropriate golf etiquette shall be used at all times.

G. TOURNAMENT EVENTS

1. The Board of Directors may elect to establish guidelines on tournaments, such guidelines to include, but not be limited to, times, fees and number of events. (2/2001)

2. Scheduled tournaments shall have priority over all other users of the Golf Course. (2/2001)

IX. USE OF THE GOLF COURSE
(CONT'D)

3. Organizations, individual members or registered tenants in good standing wishing to hold a tournament or outing may do so by contacting the Golf Director who will obtain the approval of the General Manager. The Golf Committee will be asked for input if time allows.

H. DRESS CODE

1. Golfers shall present a neat and clean appearance. Inappropriate or offensive attire will not be permitted.

2. The minimum attire for men shall consist of:

a. Shorts, neat and hemmed with a minimum inseam of five (5) inches.

b. Shirts with a collar and sleeves or turtlenecks. A sweater or sweatshirt may be worn over a shirt with a collar or turtleneck.
(6/1999)

3. The minimum attire for women shall consist of:

a. Shirt or blouse (sleeveless permitted).

b. Shorts (same as men) or skirt of suitable length.

4. Specifically prohibited for both men and women are: T-Shirts; tank tops; bare midriff attire; cut off or unhemmed shorts; beach or swim wear; work clothes such as overalls, coveralls, jeans, gym wear and dirty or unsightly clothing.

5. LOWA is a spikeless Golf Course. Members/registered tenants in good standing and their guests must wear functional footwear, other than hard spikes, unless permission is granted by the Golf Director.
(2/2001)

6. Members/registered tenants in good standing are responsible for ensuring that their guests are properly attired.

7. The Golf Staff has the authority to enforce the dress code and may ask people who violate the dress code to leave the Golf Course.
(2/2001)

I. GENERAL

1. Groups will consist of no more than four(4) players (unless specifically authorized by the Golf Director).

2. No more than one (1) group per tee or green (unless specifically authorized by the Golf Director).

3. There is no practicing allowed on the Golf Course other than that played in a normal round of Golf.

4. No motor vehicles of any type, other than authorized golf carts, emergency vehicles and maintenance vehicles operated by Staff shall be permitted on the Golf course, its maintenance roads or cart paths without the approval of the General Manager.

IX. USE OF THE GOLF COURSE
(CONT'D)

5. Bicycles, mopeds, scooters, skates, skateboards and other similar devices are prohibited at all times. (2/2001)

6. Animals are not permitted on the Golf Course.

7. Children under the age of twelve (12) years are not permitted on the Golf Course without adult supervision. (12/1999)

8. Only those alcoholic beverages purchased through the Pro Shop Snack Bar are allowed on the Golf Course.

9. All golfers are required to respond courteously to Golf Course Marshals or other Pro Shop Staff to correct any infractions of the Regulations which are brought to their attention. Staff, after a warning, may request that a player leave the Golf Course.

10. In addition to any other penalties that may be levied by LOWA, violators of these Regulations may suffer loss or suspension of their golfing privileges as determined by the Board of Directors.

J. PRO SHOP SNACK BAR (12/1999)

1. No alcoholic beverages are permitted in the Pro Shop Snack Bar except in strict compliance with the Regulations established by the Alcoholic Beverage Control Board of Commonwealth of Virginia.

2. Sports clothes, shorts and shirts, with or without collars, are permitted. Shirts are required (strap type T-shirts are NOT authorized). Specifically prohibited are work clothes such as items of obviously dirty clothing normally worn while doing construction, farming and similar type physical activities. There is no prescribed dress code for those persons desiring to use the Snack Bar Carry out service.

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X. USE OF THE LAKES

A. GENERAL

1. Boating:

For the purposes of this Regulation, the term "watercraft" shall include all inboard, outboard and inboard-outboard motor boats, pontoon boats, sail boats, jet skis, wet bikes, canoes, paddle boats and row boats. The term "personal watercraft" (PWC) shall be used to include, but not be limited to, all types of jet skis and wet bikes. The term "powered watercraft" shall be used in addressing internal combustion engines and electrical motor propelled watercraft. The term "skiers" shall be used to include persons using such equipment as water skis, aquaplanes, tubes, parasails, kites or any similar devices.

2. No watercraft shall be placed or operated on the Lakes unless it displays a current LOWA registration decal. (See X.B.1.) For powered boats, a 3" high registration number designated by the Association also shall be displayed on each forward side of the vessel, unless a state registration number is displayed. (8/05)

3. The Commonwealth of Virginia and LOWA shall have the right to stop and cite watercraft operators and owners for infractions of their respective Regulations.

4. Watercraft equipped with internal combustion engines, whether used or not, shall NOT be allowed on the Fishing Lake at Wilderness Park (Section 13). Only electrically powered or man-powered watercraft shall be allowed.

5. On the LOW Entrance Pond there shall be no watercraft, swimming, ice skating or fishing allowed. (5/1978)

6. All watercraft occupants (operators and passengers) must have available, in the watercraft, a U.S. Coast Guard-approved personal flotation device. In addition, PWC operators and riders are required to wear a personal flotation device.

7. The manufacturer's specified passenger-carrying capacity of the watercraft shall NOT be exceeded.

8. The cut-off switch lanyard must be used if the personal watercraft (PWC) is equipped with one.

B. REGISTRATION AND INSURANCE FOR WATERCRAFT

1. Each fiscal year a LOWA registration decal shall be purchased and firmly attached to the left (or "Port") side of the hull of all watercraft, or railing in the case of pontoon boats, so that the decal is clearly visible. The LOWA decal must be placed six (6) inches from the Commonwealth-assigned watercraft number, if displayed.

2. The registrant shall be the owner and/or lessee of the watercraft to be registered. The registrant shall carry current personal liability insurance on the watercraft as follows:

X. USE OF THE LAKES (CONT'D)

a. Bodily Injury Liability: A limit of not less than fifty thousand (50,000) dollars for injuries to one (1) person, and not less than one hundred thousand (100,000) dollars for injuries to more than one (1) person.

b. Property Damage Liability: A limit of not less than ten thousand (10,000) dollars.

3. Watercraft registrants shall present the following documentation at the time of initial registration.

a. Current LOWA membership or registered tenant card.

b. Evidence of ownership of watercraft or lease agreement.

c. Evidence of the horsepower of the motor, length of watercraft and whether the watercraft is equipped with a marine toilet. (See X.C.3.)

d. Proof of required limits of insurance or sign an affidavit of such coverage.

e. For subsequent annual registrations of the same watercraft, the owner shall bring the boat ownership papers AND shall certify that all conditions are as initially reported or shall provide updated information.

4. Watercraft registered in accordance with above Regulations shall not be subleased or rented for use at LOW.

5. No vested right of operation of a watercraft on LOW shall accrue through the issuance of such registration.

6. Prior to initial registration, every prospective registrant shall be required to successfully pass the Boating Safety Test prepared and administered by the Lake Users Committee. Every registrant shall certify that he/she has read and agrees to abide by all the Lake Regulations set forth herein, and to any other Regulations as may be adopted by the LOWA Board of Directors. (2/1994)

7. Under no circumstances shall there be permitted on any of the Lakes at LOW: hovercraft, air boats, stand up/kneeling-type jet skis, hydroplanes or any other non-conventional watercraft.

8. If in the opinion of the LOWA Board of Directors or the General Manager, the preceding paragraph includes or excludes a watercraft or water sport activity of questionable nature, then the Board of General Manager may request a demonstration in order to make a determination of inclusion or exclusion.

9. Any person transporting a watercraft into LOW SHALL STOP

X. USE OF THE LAKES (CONT'D)

at the Security Gate and provide LOWA Security with data identifying the watercraft, its ownership and the name and address of the person transporting it.

C. SITE, TYPE AND USE LIMITATIONS

1. All watercraft shall meet applicable Coast Guard and Commonwealth of Virginia limitations.
2. Powered boats, including deck boats and sail watercraft with a single displacement hull, are limited to twenty-one (21) feet or less in length, exclusive of motors; pontoon boats shall be limited to twenty-five (25) feet or less in length overall. This Regulation does not affect any watercraft registered prior to 5/1/1999. (5/1999)
3. Watercraft shall NOT be used for overnight accommodation. Watercraft equipped with a toilet of any type, including "port-a-pottes" are NOT allowed on LOW Lakes
4. Seaplanes shall NOT be permitted to land or take off from any LOW Lake.
5. There shall be no racing of motorized watercraft.
6. All watercraft using the Lake after sunset and before sunrise shall be equipped with, AND required to use, proper navigational lights.

7. Watercraft requiring the use of trailers for transportation to or from the Lakes shall be launched only from authorized facilities.

8. Small watercraft, e.g., canoes, kayaks, rowboats and windsurfers, may be launched from Association-maintained Lake access areas. Small watercraft may be launched from lakefront lots by the lot owner only.

9. No powered watercraft shall be permitted on the Lakes that do not have exhausts vented underwater OR are not adequately muffled to reduce excessive noise. (3/1993)

10. All powered watercraft must keep a one hundred (100) foot clearance from other watercraft when exceeding five (5) mph.

11. Watercraft testing demonstrations may be performed at the specific request of a LOWA member or registered tenant. All demonstrations must be performed under the direct supervision of the member or registered tenant in good standing. The watercraft shall be registered with LOWA Security on a temporary basis with fee for such demonstration set annually by the Board of Directors. Temporary registration shall be valid for twenty-four (24) hours for each watercraft. This fee shall be applied against the annual registration fee if the demonstrated watercraft is then registered by the member or registered tenant in good standing.

X. USE OF THE LAKES (CONT'D)

D. Marina launching ramps shall be used on a first-come, first-serve basis.

E. WATERCRAFT OPERATIONS

1. No person shall operate any watercraft or manipulate water skis, aquaplane or similar devices while using or under the influence of narcotics, barbiturates, liquor or other intoxicating substances.

(5/1978)

2. Operator age:

a. No person under the age of fourteen (14) years shall operate any watercraft having more than ten (10) horsepower on the Lake unless accompanied in the watercraft by the watercraft owner, the operator's parent or legal guardian.

(8/2000)

b. It shall be a violation of LOWA Regulations for any person to operate a PWC, or the owner or any person having control to authorize or knowingly permit a person to operate a PWC, unless the operator is at least sixteen (16) years of age, except any person who is at least fourteen (14) years of age may operate a PWC, if they can show proof to LOWA Security, on the scene, of having successfully completed a Boating Safety Education Course approved by the Director of the Virginia Department of Game and Inland Fisheries.

(8/2000)

3. Watercraft Hours of Operation:

a. Both Lakes: Twenty-four (24) hours per day except that personal watercraft (PWC) shall NOT be operated after sunset and before 7:00 a.m. The hour of sunset for purposes of this Regulation shall be published in the LOWA "Weekly Flyer".

b. Weekends (Saturday and Sunday) and holidays between Memorial Day and Labor Day: There shall be no use of the Slalom Course or the Ski Jump or use of the Lake for kite flying or parasailing between 10:00 a.m. and 6:00 p.m.

4. All powered watercraft traffic shall proceed in a CCW (counterclockwise) direction around the Main Lake. An exception to this CCW rule may be made by the General Manager, or his designated agent, in connection with ski pre-meet practice sessions, meets or other special events and for retrieving a towed person. When any towed person falls, the watercraft driver shall reduce power to idle, turn one hundred and eighty (180) degrees in the safest direction at idle and immediately return to retrieve the fallen person in the reverse path.

5. Speed Limits:

a. The maximum allowable speed on the Main Lake shall be thirty-six (36) mph. The maximum allowable speed on the Fishing Lake shall be five (5) mph. (5/1978)

X. USE OF THE LAKES (CONT'D)

- b. On weekdays from sunset to 7:00 a.m. the maximum allowable speed on the Main Lake shall be fifteen (15) mph.
- c. On weekends (Saturday and Sunday) and holidays from sunset to 7:00 a.m. the maximum allowable speed on the Main Lake shall be five (5) mph.
- d. "NO WAKE" speed (five (5) mph or less) shall be observed at all times in all coves and other areas marked with "NO WAKE" buoys, around the buoys and within one hundred (100) feet of any shore.
- 1) NO WAKE speed is defined as less than five (5) mph as required to maintain steerage. (4/2002)
- 2) It shall be a violation of LOWA Regulations to operate ANY watercraft at greater than NO WAKE speed when in coves or within one hundred (100) feet of the shoreline, beaches, piers, boat ramps or people in the water. (4/2002)

This definition does not prohibit the pulling of a skier with a rope of less than one hundred (100) feet. (4/2002)

6. Landing any watercraft on any LOWA beach shall NOT be permitted without the authorization of the General Manager. Sail boats may be beached at the clubhouse Cove Sailing Beach as marked.

7. Watercraft shall be moored at the owner's property, piers, bulkheads or at the marinas. Anchoring of unattended watercraft shall NOT be permitted except in an emergency.

8. Under no circumstances shall trash, garbage, litter of any kind, pollutants or any other substance or objects be dumped into the Lakes. (5/1978)

9. The motor/engine of any watercraft shall be stopped during the pickup, loading or unloading of any person(s) from the water. (5/1978)

10. No person shall operate any watercraft or manipulate any skis in a reckless, erratic or negligent manner so as to endanger the life, limb or property of any person. The following shall be considered reckless per se: (5/1978)

a. Any person who operates a powered watercraft that follows a watercraft towing a skier at a distance of less than one hundred and fifty (150) feet to the rear of the skier being towed.

b. Any person who operates a powered watercraft that cuts in front of any other watercraft at a distance of less than one hundred and fifty (150) feet.

c. Any person who operates a towing watercraft causing persons using skis to land directly onto the shore, beach or pier.

X. USE OF THE LAKES (CONT'D)

d. Any person who operates a watercraft or any towed person who shall purposely maneuver toward any other watercraft or person(s) and veer away at the last moment for whatever reason.

e. While any powered watercraft is moving in excess of five (5) mph, no person shall: operate the watercraft while sitting on the gunwale of the watercraft or on the back of the driver's seat or ride on the gunwale or on the bow of said watercraft. All occupants of a pontoon/deck boat must remain inside the watercraft's railings.

f. Any person who shall operate or manipulate any vessel towing a skier(s) into or out of any cove, access area or other restricted areas marked by warning buoys in excess of five (5) mph.

g. Any person who operates a powered watercraft closer than one hundred (100) feet from shoreline unless at "No Wake" speed.

h. Any person who intentionally drops or leaves a ski in the water thereby causing a hazard to other watercraft or persons. A ski may be dropped only in the area between seventy-five (75) feet and one hundred (100) feet from shore for no more than five (5) minutes. No ski shall be dropped in the mouth of a cove.

i. Any person who shall allow a watercraft to run while another person(s) is in the water hanging on to any part of the watercraft.

j. Any person who races powered watercraft.

11. Right of Way (4/2002)

a. Starboard equals right side, Port equals left side. When two (2) watercraft approach each other head on, or nearly so, each shall turn to the Starboard and pass Port to Port. When two (2) watercraft approach each other, but it is clear that each vessel is so far from the other that no collision hazard exists, they may pass on either side.

b. When two (2) watercraft approach each other in a crossing situation, the watercraft which has the other on the Starboard side, is the give-way vessel (must stay clear and slow down if necessary). The other watercraft is the stand-on vessel (must hold course and speed). BUT, to avoid a potential accident, the stand-on watercraft MUST STOP and give the danger signal. If there is confusion, both watercraft should stop and sound the danger signal (five (5) or more short blasts).

c. Watercraft entering the Main Lake from the NO WAKE ZONE are to give way to watercraft that are following the Main Lake counter clockwise pattern.

X. USE OF THE LAKES (CONT'D)

- d. All watercraft shall keep to the right in narrow coves.
- e. Sailboats have the right of way over powered watercraft unless they are the overtaking watercraft.
- f. Canoes and rowboats have the right of way over sailboats. Any vessel operating under both sail and power is classified as a motorboat.
- g. Disabled and boats under tow have the right of way over ALL other craft.
- h. All boat operators are responsible for knowing and following the applicable navigational rules.

F. WATER SKIING OR OTHER TOWING ACTIVITIES

1. Skiers or other towed persons shall NOT be permitted to take off from, or land on, any beach or pier. (5/1978)
2. On weekends and holidays, no person shall operate a towing watercraft to pull any person(s) on water skis, tube(s), aquaplanes or similar devices unless there is in/on the watercraft (in addition to the operator) a person actually observing the progress of the person(s) being towed. In the case of PWC's, the observer must be seated backward. On weekdays, it shall be permissible to be without an observe if the watercraft is

equipped with a rear view mirror.

3. Skiing and towed activities at speeds above five (5) mph shall be prohibited within one hundred (100) feet of shorelines or in areas marked with "No Wake" buoys and will be confined to the area of the Main Lake which is circumscribed by a series of marker buoys.

4. When two (2) or more skiers are being towed by one (1) watercraft and one (1) of the skiers falls, the other skier(s) shall drop his or her tow line immediately.

5. All persons engaged in skiing, tubing, etc. shall wear a U.S. Coast Guard-approved flotation device designed to protect the chest, ribs and back and to support such person even if rendered unconscious. The use of "Flotation Belts" alone shall NOT be permitted. This requirement shall not apply to person(s) using "trick skis" while an observer is in the boat traveling less than nineteen (19) mph. "Trick skis" shall be defined as ski(s) less than forty-four (44) inches in length with no fin.

6. No more than one (1) para-sailing or kite-flying activity shall be allowed at any one time.

7. No person(s) shall use the Water Ski Jump at LOW unless that person is a member of the LOW Ski Club or under that organization's instruction and is wearing a helmet

X. USE OF THE LAKES (CONT'D)

approved by the American Water Ski Association. Only jump skis and trick skis shall be used over the Jump. (7/1989)

8. Only one (1) towing watercraft shall use the Slalom/Jump ski course at any one time.

9. No person shall operate or manipulate any watercraft, tow rope or other device by which the direction or locations of water skis, tube or similar device may be affected or controlled in such a way as to cause the participants to come into contact with any object or person(s). The provisions of this rule #9 shall not apply to contact between two (2) or more persons behind the same watercraft, nor to contact with the top of the Ski Jump, buoys or similar objects as normally used in competitive or recreational boating or water skiing.

10. Watercraft equipped with a side ski-tow bar must remove the bar when it is not in use.

G. BUOYS

1. Watercraft owners and operators shall familiarize themselves with, and adhere to, the meaning and intent of all markings on the buoys.

2. Tampering with, tying up to or holding onto any buoy shall be prohibited.

3. Boaters shall not change the positions of buoys. Out-of-place buoys should be reported to LOWA Security.

H. SWIMMING

1. In the Main Lake, scuba diving, swimming and floats shall be confined to the areas set out for such activities at marked beaches or within seventy-five (75) feet from shoreline or within seventy-five (75) feet from a stationary watercraft in coves.

The "Divers Below" flag (a red flag with a white diagonal slash, or a white and blue, swallowtail, Alpha signal flag) must be displayed during scuba diving activities. (5/1999)

2. There shall be no swimming between the Ski Jump and shore.

3. There shall be no swimming from or within twenty-five (25) feet of any Marina or Fueling Dock or any access ramps in either Lake. (5/1999)

I. FISHING RULES

1. All Commonwealth of Virginia fishing laws shall be complied with when fishing in LOW Lakes.

2. In addition:

a. Trotlines of any configuration are not permitted in LOW.

b. All fishing lines put out from LOWA property must be attended at all times.

X. USE OF THE LAKES (CONT'D)

c. Use of nets, seines or other types of traps are not permitted, except for LOWA approved testing or fish removal programs. Hand-landing nets to land legally hooked fish are permitted.

J. FLOATS

1. No float shall be placed on the Main Lake until approval of the design and location has been obtained from the ECC.

2. The ECC, with concurrence of the LOWA Board of Directors, shall determine the total number and placement of floats that may be authorized in any specific area in the Main Lake. Floats shall NOT be authorized in the Fishing Lake.

3. Floats shall not exceed ten (10) feet by ten (10) feet.

4. Construction materials permitted shall not be subject to erosion, fragmentation or destructive deterioration that could cause debris to be spread in the Lakes. Steel drums shall not be used for flotation.

5. Floats shall be double anchored to preclude them from being cast adrift by the separation of one (1) line and shall be kept serviceable at all times. (Two (2) anchors, two (2) anchor lines, two (2) points of attachment.)

6. Floats shall extend at least six (6) inches above the waterline when not under a load and shall be constructed so as to prevent tipping under a reasonable load placement.

7. Floats shall be located directly off the owner's property as close to shore as possible to permit safe swimming and diving from the float surface and shall not be located farther than fifty (50) feet from shore where movement of watercraft would be restricted thereby. No diving towers, sliding boards or platforms shall be permitted on floats.

8. Application for placement of a float on the Main Lake shall be made in writing to the ECC providing plans showing dimensions, location and construction material of the float. The applicant shall notify adjacent property owners by certified mail of this intent to apply at least two (2) weeks prior to his hearing date at the ECC.

9. Floats shall have reflectors mounted on all sides.

10. Approval for placement of a float constitutes only a revocable license to place such float in the Main Lake.

K. BEACHES

1. General:

a. Beaches and their associated parking areas shall be closed from 10:00 p.m. to 7:00 a.m. daily.

X. USE OF THE LAKES (CONT'D)

b. There shall be no fishing from any LOWA Beach.

c. Pets shall NOT be permitted on any LOWA beach or beach parking

area.

d. Conduct prejudicial to the enjoyment and safety of others shall not be tolerated.

e. Playing of any active sports games (e.g., volleyball) involving more than two (2) persons on any LOWA beach shall be limited to a period of two (2) hours per day.

2. Use and Cleanliness:

a. Open and/or charcoal fires shall be permitted in LOWA-furnished facilities only.

b. There are no lifeguards posted at the beaches, hence swimming shall be at the swimmer's risk.

c. Children who cannot swim MUST be responsibly supervised.

L. SAFETY EQUIPMENT

All watercraft shall be equipped in compliance with U.S. Coast Guard and Commonwealth of Virginia regulations.

M. BOAT SLIP RENTALS

1. Only LOWA members/registered tenants in good standing may rent a slip.

2. Boat slips shall be assigned by LOWA on a first-come, first-serve basis.

3. Once the slip is assigned, the renter shall pay his/her renewal fee annually by May 1st.

4. A slip renter shall not sublet, assign, transfer mooring rights or allow others to use the slip.

5. Reassignments to fill vacancies shall be made by LOWA from its first-come, first-serve waiting list. A deposit fee of fifty (50) dollars, applies toward the first year's annual rental cost, is required for placement on the waiting list. The deposit fee is non-refundable except in cases of withdrawal of a slip request prior to notification of a slip's availability.

6. Boat slips revert back to LOWA if:

a. The current renter does not pay his/her re-rental fee by May 1st.

b. The current renter violates the restrictions of paragraph M.4. above.

N. GENERAL MANAGER WAIVER

The LOWA General Manager may waive the following rules for shows, tournaments, exhibitions and LOWA practices: A.5, C.5, E.3, E.6, F.1, F.6

X. USE OF THE LAKES (CONT'D)

O. INFLATABLE FLOATING DEVICES

1. Inflatable flotation devices that are designed for use when anchored or moored (as opposed to inflatable devices used for towing) are permitted for use on the lakes under the following conditions:

a. Inflatable Float

Definition: Any device or assembly of devices filled by gas primarily intended to remain stationary in the water either anchored or attached to a dock or land and used by swimmers.

b. Floats shall be anchored or moored closer than 50 feet or 25% of the distance to the nearest opposing shoreline, whichever is smaller from the owner's property.

c. The float must be either removed from the water or moored along side a dock or shoreline between sundown and 7:00 a.m. or when not in use by swimmers. All anchorage devices shall be removed when not mooring the float.

d. The maximum horizontal area of any float shall be 150 square feet. The maximum height of the float shall be 8 feet.

e. Floats and their moorings shall not interfere with boat navigation or the ingress/egress from the water of any neighboring properties.

f. The float must be removed from the water when not in use for a period of 72 hours.

g. When on land, floats are considered a toy in Section V.E.b. and must be deflated and

stored accordingly.

2. Floats for individual or towing use such as inflatable mattresses, leisure chairs, towing tubes, etc., that are removed from the lake and stored when not in use, are not subject to the above regulations.

#

XI. USE OF THE EQUESTRIAN
CENTER

A. EQUESTRIAN CENTER MEMBERSHIP

Equestrian Center membership is required for LOWA members/registered tenants in good standing who board horse(s)/ponies.

B. No one is permitted at the Equestrian Center during closed hours except authorized LOWA personnel, adult owners of boarded horses, their guests at least eighteen (18) years of age, or their guest under eighteen (18) years of age accompanied by an adult owner of a boarded horse. Such adults must remain with the children. Horse owners under eighteen (18) years of age must be supervised by a responsible adult.

C. BOARDING FEES

Fees are billed at the end of each month and are due within ten (10) days. Horse owners shall pay for outside services (veterinary, Farrier, etc.) directly to the person providing the service.

D. INSTRUCTOR'S
Coaching/SCHOOLING FEE

The LOWA Equestrian Center Instructor shall charge a fee to all LOWA Equestrian Center riding students who participate in all LOWA Equestrian Center or outside horse shows/equestrian events which require the Instructor's assistance.

E. RENTAL FEES

Rental fees must be paid in advance unless other billing arrangements have been made with the Equestrian Center Manager.

F. RESERVATIONS

Reservations for trail rides, ring rentals or riding lessons must be canceled twenty-four (24) hours in advance of the scheduled time or the time will be billed (at current rates) to the person making the reservation.

G. ATTIRE

1. Riding helmets with safety harness secured must be worn at all times by the following people when mounted:

a. Junior riders (under eighteen (18) years of age).

b. Rental customers and students regardless of age.

c. Anyone riding over jumps, regardless of age.

2. Boots/shoes with heels are required during riding lessons.

H. REGISTRATION

1. Boarding horses/ponies: While LOWA property owners and registered tenants in good standing have first preference, anyone may board a horse/pony at the Equestrian Center on a space-available basis. Boarding arrangements must be made and the Equestrian Center Boarding Contract

XI. USE OF THE EQUESTRIAN
CENTER (CONT'D)

signed with the Equestrian Center Manager before the horse/pony's arrival at the Equestrian Center.

2. All Boarded horses are required to have a negative Coggins Test (within the past twelve (12) months) before arriving at the Equestrian Center and are required to receive the vaccinations and deworming program recommended by the Equestrian Center Manager.

The Equestrian Center Manager shall refuse any boarding if the horse is considered unhealthy, unruly or detrimental to the general well being and safety of the Equestrian Center.

3. Stallions shall NOT be accepted for boarding.

I. DOGS

Dogs are NOT allowed on Equestrian center grounds at any time.

#

XII. USE OF THE SWIMMING
POOLS

A. GENERAL

1. The official season for the pools amenity (hereinafter referred to individually and collectively as the Pools) is from Memorial Day through Labor Day. Hours of operation are to be posted at the pools.

2. Issuance of the Pool pass will include a copy of the Pools Regulations. All LOWA Regulations concerning the pools apply to everyone within the Pool area.

(BOD 5/03)

3. The number of guests a LOWA member/registered tenant in good standing may bring to the Pools without special permission from the General Manager is limited to ten (10) family members. Special permission for five (5) or more guests (non-relatives) must be obtained via the Administrative Office and must be presented upon entry at the Pools. (BOD 5/03)

4. Closing of the Pools during normal operating hours for special activities must be planned ahead to enable Management to publish prior notification to the membership.

5. Parents are expected to provide responsible supervision for their children in an around the Pool area. The lifeguards are not "baby sitters". Therefore, parents can expect to be contacted when children are left unattended for over two (2) hours. Violations will be resolved in accordance with regulation C.9 hereof. (5/05)

B. OPERATION OF THE POOLS

1. All guests must be registered or signed in by a member/tenant in good standing in person with a current LOWA Membership Card or Pools Card.

2. Short term passes will be available for purchase. (5/05) Passes are issued in the name of the member/registered tenant in good standing but may be used by the member/registered tenant in good standing or his family or guests and are not transferable. When presenting the pass for admittance the member/registered tenant in good standing must also present a current LOWA Membership Card.

3. All persons entering the Pool areas must present a Pools Amenity Pass or pay current daily fee or use a Short Term Pass.

4. All members/registered tenants in good standing and guests are required to check in each time they re-enter the Pool areas. A lifeguard or attendant will conduct the check-in. (5/05)

5. In an emergency, the Pools will be cleared. The signal to clear will be a series of three (3) blasts of the Pool Manager's or Lifeguard's whistle. Reopening will be determined by the Pool Manager. Extended closures will be disclosed to the community by a red flag visible from the parking lot.

6. "Adults Only" swim break of fifteen (15) minutes per hour will be scheduled. During this time children will not be allowed on

XII. USE OF THE SWIMMING
POOLS

either the outer rim or the Pool or
on the Pool steps. (BOD 5/03)

7. To enter LOWA Pool
facilities, children under the age
of twelve (12) must be accompanied
by a parent or a person fifteen
(15) years of age or older.
Unattended children twelve (12)
through fourteen (14) years of age
entering LOWA Pool facilities
without parental or other
responsible supervision must pass,
or show evidence of having passed,
a current swim test administered by
LOWA Pool staff. (5/06)

8. The Baby Pools are restricted
to children six (6) years and
under. Children in the Baby Pools
must have parental supervision
within ten (10) feet at all times.

9. Toys may be used in the Baby
Pools, but will be limited to a
minimum dimension of eight (8)
inches. (5/05)

10. The throwing of objects and
playing on the pool deck is
prohibited. Playing water games in
the Pool is subject to lifeguard
approval. (5/05)

11. No pets of any kind are
allowed in the Pool areas.

12. Toys and flotation devises
(such as, diving masks, snorkels,
rafts, water wings, swimsuits, with
flotation devices) are not allowed
in the Main Pool with the following
exceptions:

a. Swim goggles may be worn
except when going off the diving
board.

b. Fins may only be used
during lap lane swimming periods.
(5/05)

13. A Type II or Type III Coast
Guard approved Personal Flotation
Device (PFD) may be worn by
children with adult supervision.

14. Telephones are for Pool
business only and may only be used
by others in the event of illness
or other emergency.

C. INDIVIDUAL BEHAVIOR

1. Water Safety Rules prescribed
by the Red Cross will be observed
at all times.

2. Pool users will be required
to rinse off accumulated dirt and
sand before entering the Pool
enclosures. Only swimming attire
(no cutoffs) may be worn in the
Pools. (BOD 5/05)

3. No person with a communicable
disease, sores or other skin
infection, inflamed eyes, colds or
wearing bandages will be allowed in
the Pools.

4. No person exhibiting
intoxicated behavior will be
allowed in the Pool areas.

5. Rough or boisterous conduct,
running, wrestling, pushing,
imitation of a drowning or use of
profane language will NOT be
permitted.

6. Gum chewing and glass objects
are prohibited. Consumption of
food and beverage will be limited
to the available table areas
provided in the Pool facilities.
Members are responsible for cleanup
before departing. Violations will
be resolved in accordance with
regulation C.9 hereof. (5/05)

XII. USE OF THE SWIMMING
POOLS

7. Only one (1) person is allowed on the Diving Board at a time. When the Diving Board is closed, swimming and diving from the side of the Pools may be permitted with approval of the lifeguard. (5/05)

8. A person/child who needs to wear a diaper must wear a swim diaper e.g. Huggies Little Swimmers or equivalent and must be covered by a bathing suit. Use of plastic pants is unacceptable. (BOD 5/06)

9. Pool Operating Rules are available at both Pools and will be strictly enforced by the Pools Manager. Any violation can result in eviction from the Pools and/or revocation of a Pool pass or passes for the current season. (BOD 5/05)

#

XIII. USE OF THE TENNIS COURTS

A. ACCESS TO COURTS

Keys or lock combinations will be issued to persons with annual or daily deposits. Keys or combinations are not to be shared with others. (8/2002)

B. FEES

All key deposits, other than annual, will be paid at the Security Gate. (8/2002)

C. OPERATION

1. Tennis Courts will be available for play daily between 7:00 a.m. and 11:00 p.m.

2. Before beginning play, each player will record his or her name on the Registration Sheets which will be posted for each Tennis Court. Guests will record their own names and add the name of their sponsor in parentheses ().

3. Tennis Court lights are switch operated and may be used until 11:00 p.m. (8/2002)

D. RESERVATIONS

1. Tennis court reservations are made through the Security Gate. (8/2002)

2. Time may be reserved for one (1) hour of singles or one and a half (1-1/2) hours of doubles. Longer play will be permitted in one (1) hour increments if a Tennis Court is still available.

3. If a Tennis Court reservation is not claimed within ten (10) minutes of the start of the reserved time by two (2) of the reserving party, the Tennis Court shall be made available to two (2) or more players who are present and ready to play.

4. Block time reservations for tournaments, tennis lessons by LOWA sanctioned tennis professional and other special events shall have priority use of the Tennis Courts.

E. RULES OF PLAY

1. Only regulation tennis shoes will be permitted.

2. No pets or bicycles, skates, skateboards or other non-tennis equipment will be permitted on the Tennis Courts. (1/1991)

#

XIV. SCHEDULE OF PENALTIES FOR VIOLATIONS

PREAMBLE - As determined by the Board of Directors(BOD), extraordinary and habitual violations may result in the suspension of the right to use LOWA roads. These types of violations are serious due to the nature of the action or because of the potential for harm to life and property. Therefore, any of the following penalties that include '(+)' symbol may result in a suspension of driving privileges in addition to the stated monetary fine. The length of suspension shall be designated by the BOD. See H. hereof.

A. TRAFFIC

1. Speeding:
 - a. Exceeding posted speed limit by 1-9 mph (10/2006) . . . \$35.00
 - b. Exceeding posted speed limit by 10-19 mph (10/2006) . . \$50.00
 - c.(+) Exceeding posted speed limit by 20 mph (10/2006). . \$50.00
2. (+) Reckless driving, other than high speed (10/2006) . . \$50.00
3. Failure to obey Stop Sign or traffic control light
(5/2000) \$50.00
4. Passing a moving licensed motor vehicle (10/2006) \$50.00
5. Failure to yield right-of-way; failure to yield
right-of-way to pedestrians; failure to signal for
stop or turn \$25.00
6. Parking in a restricted zone and/or illegal parking
without permission \$25.00
7. Noisy, illegal muffler; defective lights; illegal
siren or whistle \$25.00
8. Obstructing traffic (6/2004) \$25.00 - \$50.00
9. Loose truck loads; over-loaded truck; no flag on
over-length load; towing without a tow bar \$25.00
10. Operating motor vehicle without valid operating
permit, state registration or valid state inspection
in possession (5/2000) \$50.00
11. Allowing unlicensed operator to operate a motor vehicle . \$50.00
12. Illegal motorcycle/minibike operations (6/2004) . \$25.00 - \$50.00
13. (+)Driving without a valid operating permit, or driving on
suspended or revoked operator's license, or operating a
vehicle on LOWA streets or roads after the BOD has suspended
their driving privileges(10/2006) \$50.00
14. (+)Violation of Regulation VI.J (10/2006). \$25.00 - \$50.00
15. All other violations of the traffic laws of the
Commonwealth of Virginia \$25.00 up to \$50.00
16. (+)Accumulating three moving violations within any twelve month
period(10/2006). \$50.00
17. Causing an accident (6/2004) \$25.00 - \$50.00
18. (+)Eluding or running, or attempting same from a Security
Officer(10/2006) \$50.00
19. Multiple violations committed during the same incident
may result in a Penalty for each violation. (5/2000)

XIV. SCHEDULE OF PENALTIES FOR VIOLATIONS (CONT'D)

- 20. (+)Passing a stopped school bus displaying flashing red lights a "Stop" sign (10/2006) \$50.00
- 21. (+)Improper or illegal entry or assisting another vehicle in improper or illegal entry through either the front or rear automatic gates (10/2006) \$50.00

B. LAKES

- 1. Speeding in excess of 36 miles per hour (6/2004). \$50.00
- 2. Speeding beyond "No Wake" buoys \$50.00
- 3. Skiing in coves beyond "No Wake" buoys or within one hundred (100) feet of shore \$50.00
- 4. Skiing after sunset \$50.00
- 5. No running lights after dark \$25.00
- 6. Reckless operation of watercraft (6/2004). \$25.00 - \$50.00
- 7. Inadequate flotation gear \$25.00
- 8. No useable fire extinguisher on power boat, regardless of length \$25.00
- 9. No efficient whistle or other sound producing mechanical appliance on a power boat over fifteen (15) foot in length \$25.00
- 10. Failure of power boat to yield to sailboats, canoes and other non-powered boats \$25.00
- 11. Tampering with or moving buoys \$50.00
- 12. Overtime parking/docking at LOWA owned docks (5/2000) . . \$25.00
- 13. Underage operation of a watercraft (6/2004) \$50.00
- 14. Docking, launching or operating unregistered watercraft on LOW lakes \$10.00 up to \$50.00
- 15. Failure to display valid watercraft registration decal (5/2000) . . \$25.00
- 16. Riding on gunwale of watercraft while towing skiers . . . \$25.00
- 17. Speeding after dark \$50.00
- 18. Riding outside of railing of moving pontoon boat \$50.00

C. RESTRICTIVE COVENANTS VIOLATIONS up to \$50.00

D. LOWA PROPERTY, VANDALISM OF (6/2004) up to \$50.00

E. OTHER REGULATIONS

- 1. Failure to provide a portable toilet at a construction site \$25.00
- 2. Littering within LOW, including around Trash Compactor . \$50.00
- 3. Disturbing the peace (includes barking dogs)\$25.00 up to \$50.00
- 4. Misuse of membership, guest or registered tenant cards or decals EACH offense \$50.00
- 5. Firearms violation up to \$50.00
- 6. Inadequate shoreline protection during new construction. \$50.00
After the initial penalty is imposed, a grace period of ten (10) calendar days is allowed for correction of the violation. After the expiration of the grace period, and additional violation will be charged at

XIV. SCHEDULE OF PENALTIES FOR VIOLATIONS (CONT'D)

the rate of ten (10) dollars per day until ECC advises that adequate shoreline protection has been installed.

- 7. Violation of any rules or regulations not listed in XIV A through E (above) \$25.00 up top \$50.00

F. VIOLATIONS OF A CONTINUING NATURE

For a violation of a continuing nature, a change not to exceed ten (10) dollars per day may be assessed until the violation is Corrected.

G. SUBSEQUENT VIOLATIONS

Subsequent violations of A through E above within a twelve (12) Month period \$50.00

H. Procedures For Habitual And Extraordinary Violations.

LCC may forward the violator's case to the Board of Directors(BOD) with a recommendation that the BOD suspend the person's driving privileges on LOWA streets and roads for a specified time. The BOD may review any such recommendations from the Legal and Compliance Committee and decide whether to consider further action on the offense.

#

XV. ESTABLISHMENT OF USERS FEES, ASSESSMENT SETTLEMENT AND OTHER CHARGES

A. GENERAL

It is a general policy of LOWA to charge a User Fee for the use of any and all of its facilities. As a general principle, User Fees shall be set at a level designed to yield the maximum net revenue to LOWA. This assumes that any higher fee could be expected to reduce use of the facility resulting in reduced net revenue. Any lower fee would not encourage sufficiently increased use to produce more net revenue.

B. FEES

All User Fees and other charges of LOWA shall be payable in cash or check. An additional charge will be assessed for dishonored checks. Redemption of such dishonored checks will be by cash, money order or some other type of certified funds. Credit card purchases, with a ten (10) dollar minimum, may be made at the Clubhouse, Pro Shop Snack Bar, Marina and the Golf Pro Shop.

C. LATE FEE FOR ASSESSMENT PAYMENTS

Annual Assessment charges are due

and payable on or before May 1, annually. Assessment accounts which are not paid in full by close of business on June 30, annually, will be charged a Late Fee of fifty (50) Dollars.

for each month after May 1.

D. SERVICE CHARGE

All accounts receivable of LOWA which are not paid in full within thirty (30) days of the date of the rendering of a statement by LOWA will incur a Service Charge of one and a half (1-1/2) percent per month, eighteen (18) percent per year until the account is paid in full.

E. PRORATING OF ANNUAL AMENITY FEES FOR FISCAL YEAR (MAY 1 - APRIL 10)

1. Annual Golf Fees will be reduced twenty-five (25) percent each quarter (Aug. 1, Nov. 1, and Feb. 1).
2. Annual Boat Registration Fees will be reduced fifty (50) percent on September 1 each year.
3. Annual Golf Cart Fees will be reduced Fifty (50) percent on November 1 each year. Transfer of ownership of a private golf cart during the fiscal year will not entail an additional fee from the new owner.
4. Campground Annual Fees will be pro-rated after July 1 each fiscal year. Pro-rating will be accomplished by subtracting the monthly rental fee from the annual renting fee and subtracting twelve and a half (12 ½) percent of that result from the annual rental fee

XV. ESTABLISHMENT OF USERS FEES, ASSESSMENT SETTLEMENT AND OTHER CHANGES (CONT'D)

5. Marina Slip Rental Fees will be pro-rated fifty (50) percent as of September 1 each year. When a renter wants to give up a Marina Slip or Vehicle Storage Space, the rental may be pro-rated if a new renter is available. The current renter will be charged through the end of the month of the release. A full refund will be given for all unused months. The new renter will pay for all remaining months.

6. No other refunds or proration of Amenity Fees are authorized except for a member's inability to use the amenity due to death or disability (preventing amenity usage). A fair refund will be determined by the General Manager based on the unique merits of the case and the seasonal usage of the amenity.

F. FAMILY MEMBERSHIP

For the purpose of amenity use "Family Membership" is defined as LOWA members, tenants in common and lessees in good standing (not to exceed two (2) adult persons) and the dependents of the LOWA member or lessee living in the household who are:

1. Children eighteen (18) years

or younger.

2. Full time students through the age of twenty-two (22) years.

3. Dependents of any age who are legally handicapped and legally dependent upon LOWA member or registered tenant in good standing.

G. GUESTS

Owners who do not qualify for membership in paragraph F above will be considered "Guests" for the purposes of amenity use. LOWA-Established Guest Fees will be charged for each guest, and for any group sponsoring an activity which is held at any LOWA amenity. Those activities deemed "reciprocal" by the General Manager are exempt from this rule.

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XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES

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XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDUES

A. PREAMBLE

This Regulation governs Environmental Control and Construction Procedures on those lots designated by the Restrictive Covenants of LOWA for exclusive residential use (Sections 1-14 inclusive; 16 and 18).

These procedures have been prepared to protect property values and the integrity of LOW as well as to support and promote order, safety and beauty in the environment.

The ECC, the only committee

chartered by the Restrictive Covenants of LOWA, is required to approve in writing before any work is commenced, all plans and specifications for any structure or improvement to be erected or moved upon any numbered residential lot. The procedures apply to all lot owners, their contractors, subcontractors, employees and vendors engaged to erect, construct, re-construct, move, alter, convert, enlarge or otherwise improve a structure or property on residential lots. Whenever there is a difference between minimum standards, dimensions or provisions specified herein or in other applicable building or zoning codes, and those

contained in other Rules and Regulations of LOWA, the most restrictive and/or the highest standards will govern. The failure of the ECC to insist upon strict

Association-owned property. (4/1989)

performance of any of the Restrictive Covenants or Procedures shall not be deemed a waiver of any other of the rights and remedies and shall not be deemed a waiver of any subsequent violations. The sole relationship between the ECC and the owner and between the ECC and the contractor as relates to Procedures will be to review and ensure compliance with applicable LOWA Restrictive Covenants and Regulations. The ECC assumes no responsibility for or control of construction means, methods, techniques, schedules or costs. The Orange County Building Inspectors are responsible for review, approval and compliance with applicable Orange County Building Code requirements.

The Board of Directors has approved the following "Mission Statement for LOW":

The Lake of the Woods seeks to be a private, recreation-oriented residential community of single-family, owner-occupied homes. The mission of the Lake of the Woods Association is to enhance the quality of life of its members, maintain property values and preserve the natural beauty and ambience of the Lakes and their environs. The Association accomplishes its mission through the development and management of recreational amenities, security services and the maintenance of

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

Subjective decisions by the ECC will be made pursuant to the preceding mission statement.

B. GENERAL CONSIDERATIONS

1. No construction of any type shall commence on any lot by the owner or contractor unless the owner is in good standing with LOWA, all applicable fees are current and the project has ECC written approval.
2. All plans and specifications for any structure or improvements whatsoever to be erected on or moved upon or to any lot must have ECC approval in writing to include the following information before any work may commence:
 - a. Proposed location on the lot.
 - b. Construction plan and elevations.
 - c. Roof material and pitch.
 - d. Exterior materials and colors.
 - e. Final grade and drainage plan.

Any later changes or additions to plans after initial approval as

well as remodeling, construction or alterations of buildings on any lot shall be subject to the same and require ECC approval in writing.

3. Remodeling, construction, reconstruction, alteration or addition might require a Building Permit depending on the nature and magnitude of the proposal. Consult the Orange County Building Department for a determination of this question.

4. The ECC approves or disapproves plans, specifications and details within thirty (30) days from receipt. Contact ECC for the required number of sets of plans, specifications and details. Approval or disapproval endorsed thereon, shall be returned to the person submitting them and another copy shall be retained by the ECC for its permanent file. (6/1993)
(6/2004)

5. The ECC may disapprove any plans, specifications or details submitted to it in the event:

a. Plans, specifications or details submitted are not in accordance with the provisions of the Restrictive Covenants and LOWA Regulations, OR

b. The design or color scheme of the proposed building or other structure is not in harmony with the general surroundings of such lot or with the adjacent buildings or structures, OR

c. Plans and specifications submitted are incomplete; OR

d. The plans, specifications, details or any part thereof are contrary to the interests, welfare or rights of all or any part of the real property subject thereto, or the owners thereof.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

The decisions of the ECC are final.

6. All new construction on a Lake lot must include plans for shoreline stabilization, if it does not exist prior to start of the construction process. All shoreline stabilization must be completed prior to commencement of construction on the lot. See Regulation V for procedures and specifications for shoreline stabilization. (6/1993)

7. In a case where a LOWA member owns two (2) or more lots and wants to build across lot lines, the lots must be combined into one (1) lot in accordance with the following:

a. Obtain waivers of easement form:

1) Rapidan Service Authority

2) Verizon

3) Rappahannock Electric Cooperative

b. Secure a certified survey of the combined property, e.g., two (2) lots or one and a half (1-1/2) lots.

c. Preparation of an agreement

between the property owner and LOWA. (See Appendix A.)

d. Utility easement waivers (a. (1), (2) and (3) above) will be submitted to the General Manager with the prepared agreement and certified plat. After notarized

signature by the President, LOWA, and the member, the member is responsible to have the documents (Agreement, Plat, and Waivers of Easement) recorded in the Land Records of Orange County.

e. LOWA will retain copies of the recorded waivers of easement, plats and the agreement between LOWA and the member.

f. The member will provide a copy of the Utility Easement Waivers and LOWA Member Agreement along with his plat and request for a Building Permit. All documents will show the County Recorder's file number and date.

g. The ECC will have copies of the LOWA agreement for use of members who wish to prepare their own paperwork. These documents could be prepared and processed by attorneys if desired.

h. Where a half (1/2) lot is combined with a whole lot, the setbacks on the new sidelines will be the same as the whole lot, i.e., eight (8) feet and a new five (5) foot utility easement is dedicated on each side of the dividing line between to two (2) half (1/2) lots.

8. All construction must be of substantially new materials. No used structures may be relocated to or placed on any lot without prior

ECC approval.

9. No look-alike dwelling or houses of the same plan or design, including mirror images, may be constructed within five (5) lots on either side of the road.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

10. An application will not be approved for any preconstructed dwelling, which meets the following definition. This definition includes, a mobile, manufactured or on chassis modular home or an industrialized building which is transported to the site in one (1) or more sections, is built on the permanent chassis and is designed to be used as a dwelling with or without a permanent foundation, when connected to required utilities. In addition, the ECC has the authority to disapprove an application for any dwelling which has the appearance of a trailer, single or double wide mobile home, or has the appearance of a manufactured home. (12/2002)

11. ECC approval of plans and specifications for a pier, float or similar structure on or extending into any Lake, or any above-grade construction not subject to building codes as enforced by Orange County, constitutes a mere revocable permit for the construction, placement and maintenance of the proposed structure. (6/1993)

12. Recorded drainage easements may be diverted only if approved by the General Manager and recorded by

Orange County officials. (See Appendix C.) A Copy of the recorded plat will be provided to the General Manager and a copy must be part of the house construction package submitted to the ECC prior to the diversion taking place.

C. CONSTRUCTION AND IMPROVEMENTS

1. By the signatures on the application documents, the lot owners and contractors warrant that the construction will be in conformance with all LOWA requirements.

2. The owner and contractor must comply with all applicable laws, ordinances, rules, Regulations and orders of public authorities.

3. LOWA construction procedures are in addition to Orange County and Commonwealth of Virginia applicable laws and codes.

4. The owner must ensure the contractor enforces discipline and good order among all personnel involved in construction and must ensure that the same personnel are informed of, and are in compliance with, LOWA requirements.

5. The Orange County Zoning and Erosion Permit must be displayed on the construction site PRIOR to clearing. The Orange County Building Permit must be displayed AFTER erosion control measures have been approved by Orange County, and UNTIL an Occupancy Permit is issued. (8/2001)

6. The owner may NOT post or allow to be posted any signs during construction except those approved

by ECC. Unapproved signs may be removed by the ECC without prior notice and disposed of by the ECC personnel or its designees.

7. The owner and contractor must sign a statement certifying that they have read and understand the "Procedures for Erosion Control

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

for Construction Sites" which must be followed during and after construction. (See Appendix B.)

8. The owner and/or builder must take all steps necessary to insure there is no damage to any property within LOW during demolition of homes, construction of homes, modification of homes, transportation of equipment and materials, or the movement and installation of modules. Property damage includes, but is not limited to LOWA roads, shoulders and storm water drainage systems (ditches and culverts), all utilities, trees, other LOWA property and private property. (12/2002)

D. SINGLE-FAMILY DWELLINGS

1. No structure may be erected, placed or permitted to remain on any lot other than one (1) dwelling constructed as, and used exclusively for, a single-family residence and such out-buildings as are usually accessory to a single-family dwelling including a private garage. Each dwelling must be of single-story construction provided, however, that split-level or two (2) story residences may be constructed on lots where, in the opinion of the ECC, the terrain of

such lot lends itself to such construction.

2. Every one (1) story dwelling constructed on a lot shall contain not less than one thousand six hundred (1,600) square feet of

fully enclosed floor area devoted to living purposes. ECC may grant a variance reducing the one thousand six hundred (1,600) square foot restriction on a one (1) story dwelling to not less than one thousand four hundred (1,400) square feet only to accommodate lot size.

Every multi-story dwelling constructed on a lot shall contain not less than one thousand eight hundred (1,800) square feet of full enclosed floor area devoted to living purposes; the first story shall contain not less than nine hundred (900) square feet of fully enclosed floor area devoted to living purposes. Determining square footage under this requirement excludes roofed or unroofed porches, terraces, garages, carports, basements and subsidiary outbuildings. (6/1997)

3. All structures (anything built or constructed), whether or not fixed to the ground (permanently or temporarily), must meet the following setback requirements unless approved or required by the ECC to be placed outside the prescribed setbacks:

a. Thirty-five (35) feet from the property line adjacent to the street upon which they front AND,

b. Twenty-five (25) feet from

the rear property line, unless the rear line is either contiguous to:

1) A boundary line of the Golf Course, in which case the rear yard shall be twenty-five (25) feet or twenty-five (25) percent of the depth of the lot, whichever is greater, OR

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

2) A Lake shoreline, in which case the rear yard shall be fifty (50) feet or twenty-five (25) percent of the depth of the lot, whichever is greater, using as a rear line the normal high water level of such Lake as shown on the plat.

3) New structures on those lots bordering on Route 3 in Sections Eleven (11), Thirteen (13) and Sixteen (16) must be one hundred (100) feet from Route 3 road right-of-way line.

c. Eight (8) feet from each lot side line unless a side line abuts a street, in which case that setback will be twenty-five (25) feet.

d. Ground level structures, i.e., decks, patios, flower containers, etc., may be built within setback limitations as long as the structure does not exceed at any point nine (9) inches in height from the ground.

4. Other Construction Requirements:

a. In no event shall the height of any new construction exceed thirty-two (32) feet above the

untouched level of the ground surface as measured from the highest point on the ground vertically to the highest elevation of the structure (not including the chimney).

House Colors. (4/2001)

3) Natural siding or cedar, redwood or the like should be sealed or stained in a natural tone.

4) Any porch or deck railing AND support poles facing the street

b. A minimum of four/twelve (4/12) roof pitch is required on all dwellings.

XVI. ENVIRONMENTAL CONTROL
AND CONSTRUCTION
PROCEDURES (CONT'D)

1) Roof must be shingled in appearance. (2/2002)

side must be painted or stained to harmonize with the house. Flooring may remain natural.

2) Singles material must be asphalt, fiberglass, metal, slate or cedar. (2/2002)

3) Roof colors must be muted and harmonious with siding colors. (7/2000)

f. Brick, stone, simulated brick or stone will be used on the front/street side(s) of the house foundation wall(s) which are above ground. Other exposed foundation walls may NOT exceed four (4) feet at any point. Exposed foundation walls, in excess of four (4) feet will be considered if the wall is designed with windows or doors that mitigate the extensive concrete surface that would result otherwise. Any such design will be approved by the ECC on a case by case basis. This section pertains to all new house permits applied for on and after 1 July 2000.

(5/2000)

c. An eight (8) foot nominal ceiling height is required on the first (main) floor.

d. All corridors shall be a minimum of three (3) feet wide.

e. All dwellings must be supported by and anchored to preexisting continuous peripheral basement or crawl space load-bearing walls which are set on continuous load-bearing concrete footings. (12/2002)

g. Any deck or porch facing the street having more than twelve (12) inches exposed between the ground and the deck or porch must be skirted.

1) All exposed foundation walls must be parged and painted OR colored to harmonize with the house siding.

h. The following materials for exterior walls are acceptable:

2) Roofs, sides and exposed foundation walls must NOT be painted or colored white. The color scheme must conform with the LOWA-adopted Chart of Acceptable

1) Stone or brick;

2) Wood shingles;

3) Wood siding to include lap and T-one-eleven (T-1-11);

4) Aluminum, vinyl, Masonite or steel in muted tones when it resembles wood texture.

i. Corrugated standing seam, batten seam, flush seam and reveal seam panels or metal, plastic, fiberglass; poly-carbonate material, or any shiny metallic baked glaze finish is unacceptable.
(2/2002)

j. Heating/cooking fuel storage tanks require an ECC permit prior to installation. (12/1997)

k. Spark arrestors on chimneys: All houses with wood-burning fireplaces and/or wood-burning stoves must be equipped with spark arrestors.

l. For houses starting construction after 1 July 2000 houses numbers must be displayed on a post, or similar structure, at the street property line area using reflective numbers of contrasting colors at least four (4) inches high. The numbers must be placed to allow being read from EITHER direction. The specific design and location of the post or other structure should be submitted to the ECC for approval with the house plans. (5/2000)

m. Modular homes must meet the certification of the Commonwealth of Virginia codes and ordinances, in addition to the Building Official Codes Administrator's Incorporated (BOCA) code and Council of American Building

Officials (CABO) codes. When transported into LOW, any module cannot exceed 39 feet in length; however, the ECC may issue a variance on a case-by-case basis.

XVI. ENVIRONEMNTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

n. Any addition to an existing dwelling must meet the same requirements applicable to the original dwelling AND be approved in writing by the ECC before any work may commence.

o. A plat plan by the Registered Surveyor is required that shows the position of the completed house and accessory constructions prior to final ECC approval

E. DURING CONSTRUCTION

1. Once construction of a residential improvements is started on any lot, construction must be substantially completed in accordance with plans and specification as approved within six (6) months. This requires that the structure must appear complete from the outside; that final grading of the lot, driveway and ditch-lines has been completed with suitable ground cover to prevent erosion; AND that all debris, materials and equipment have been removed form the lot. (4/2002)

Once construction of a residential improvement is stated on any lot, an occupancy permit must be obtained from the Orange County Building Department, within twelve

(12) months.

(4/2002)

must be poured first.

2. Trash Container and Temporary Toilet:

2. The accessory building height may not exceed height of the dwelling.

3. Accessory buildings may not exceed the square footage of the first floor of the living space.

a. An adequate container must be provided for the placement of trash by workmen. Failure to maintain an orderly construction site may result in the ECC's issuance of a STOP WORK ORDER.

b. The owner, prior to commencement of work, must place on each lot one (1) temporary toilet at a location to be least offensive to people on adjoining lots, on common areas, on the Golf Course OR on the Lakes. The door must face the excavation area; the toilet may NOT be left on the ditch-line OR within the right-of-way of the street.

1) It shall remain in place and be properly maintained until the house toilets are available for use, and must be removed from the lot before final approval of the dwelling and lot by the ECC.

2) Use of LOWA toilet facilities by construction personnel is prohibited.

F. ACCESSORY BUILDINGS

Accessory buildings may not be erected, placed or moved onto any lot prior to completion of the dwelling unless the additional building plan is approved with the dwelling plan.

1. The footers for the dwelling

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

4. Color of siding and roof shingles shall, respectively, match the house siding and roof shingles. Design must be in harmony with the house. (1/2004)

a. All roofs will be shingled. Materials will be asphalt, fiberglass or cedar to match the existing dwelling roof. (2/2002)

b. The exterior finish should be of the same material as the dwelling, however, T-one-eleven (T-1-11), or similar material, may be used provided the color matches the house. (7/2000)

5. If a building does not sit squarely on the ground, and spacing exists between the floor of the building and the ground, skirting which harmonizes with the building must be installed so as to screen the support system. An accessory building in excess of one hundred and fifty (150) square feet must be installed on a concrete pad, poured concrete, concrete block foundation or wood pilings. (7/2000)

6. Approval procedure consists of submitting two (2) copies of a sketch or picture plus a plat showing where the accessory building will be erected in

relation to the dwelling and setback requirements. Accessory buildings in excess of one hundred fifty (150) square feet require three (3) copies including the building plan. (7/2000)

7. Only one shed shall be allowed on a residential lot. (5/06)

G. CULVERTS, DRIVEWAYS, SITE CLEARING AND GRADING

1. Culverts and Ditch-lines: A copy of the specifications for entrance driveways and culverts may be obtained at the ECC office. LOWA will specify to the owner the size of the culvert required.

a. After installation, the LOWA Erosion Control Inspector will approve the installation OR will specify to the owner what is required to obtain approval.

b. All culverts must be of material acceptable to LOWA.

c. Culverts must be installed on a grade that will allow a free flow of water through them.

d. Culverts must be in line and grade with the ditch-line.

e. Culverts may not interfere with the property on either side.

f. The culvert head walls must not extend above the grade of the driveway.

g. The owner must repair or replace any existing culvert that is disturbed by construction, fair

wear and tear or other activity for which the owner is responsible, to ensure proper drainage throughout the entire ditch-line.

h. If a ditch-line is disturbed for any reason, the proper form and grade of the ditch-line must be re-established. Erosion control must be maintained.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

2. Driveways:

a. Each lot for which a dwelling is approved must be provided with a driveway of sufficient size to permit two (2) cars to be parked clear of the front lot line.

b. Driveways may be constructed of gravel, crushed stone, concrete or asphalt.

1) When surfaced with gravel or crushed stone, the depth of the gravel must be maintained so as to provide an all-weather driving surface without tracking mud onto the street.

2) Gravel or crushed stone must be prevented from spilling onto paved LOW streets.

c. Driveways must be developed prior to beginning of construction and maintained in a condition that allows access to the construction site without tracking mud onto the street during construction.

3. Site Clearing and Grading: LOWA intends to preserve as many

trees as possible to enhance and conserve the natural surroundings.

a. Trees may be removed only from the area of the approved structure plus ten (10) feet around the area and from the areas to be occupied by approved walkways and driveways.

1) Before the ECC's Preliminary Site Inspection is made, the owner or builder must mark the tree clearing zones (the area to be occupied by the dwelling, the ten (10) foot wide strip around the dwelling, the edges of the driveway and any parking areas and of any walkways) as shown on the approved plat plan. The zones must be outlined with high-visibility ribbon. Prior to clearing these zones, ECC will be requested to inspect the positions of the ribbons. The site clearing will NOT be approved until the ECC is satisfied with the means of marking employed. Such approved markings must remain in place until the dwelling and lot are readied for the final inspection. Any disturbance of the markings must be replaced immediately.

2) The following procedures are applicable to the handling and stockpiling of excavated earthwork and are specifically intended to protect and preserve the wooded environment during construction as required by LOWA's Restrictive Covenants.

(a) Construction activities must be confined within the marked outlined areas. Excavated material

must be stockpiled entirely within these zones. Exceptions to this requirement will be granted by the ECC under the conditions described below.

(b) When no exceptions are granted by the ECC, excess excavated material must be removed. In planning such removal, the LOWA General Manager may be consulted to determine whether the material might be placed on LOWA common

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

ground for future use by LOWA. Equipment must be operated only within the cleared area.

(c) An area of smaller stock and scrub may be removed as well, if there are one (1) or two (2) such areas adjacent to the standard zone. The owner may mark this area with ribbon that ties to the ribbon marking the cleared area. ECC will decide whether the enlarged area is suitable for stockpiling excavated material.

(d) Removal of other trees must be approved by the ECC prior to removal. If such a tree is removed, the stump must be left in place and trimmed to a maximum height of one (1) foot above ground, grubbed out, or ground into mulch.

3) Stumps within the actual structure area must be removed. Other stumps in the cleared zone must comply with the provisions stated in above G.3.a.(2).(d).

b. Trees to be saved which are in danger of damage by construction

operations must be protected. Temporary piling of dirt, which can kill trees, must be removed as quickly as possible.

Trees subject to damage by fill dirt which will remain as part of the approved final grade must be protected by suitable wood or stone well or wall to protect them.

c. All uprooted tree stumps, logs and brush piles must be removed from the lot. Logs left for firewood must be sawed up and stacked neatly.

d. Open burning, including warming fires, is prohibited.

e. The owner must establish adequate ground cover to prevent soil erosion after completion of any clearing.

1) Raw earth and spoil dirt must be prevented from eroding off the site with proper erosion controls. Erosion control measures which are acceptable to the ECC include straw bales which are located and attached to the ground in such a manner as to prevent erosion under, between or around the bales.

2) Properly installed siltation fences are also acceptable and may be required in addition to straw bales. When a silt fence is used it should be installed so that the water does NOT flow under or around the fence. Only one-third (1/3) of the fence should be upright with the remainder folded right to the ground toward the source of water flow. Soil or stones should be placed on the portion of the fence

that is laid on the ground so as to insure a proper seal between fence and ground.

f. Grading, temporary and final, must be such that no change or deviation from the natural drainage will be allowed unless approved by the General Manager.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

1) No new drainage course may be established except as authorized by the General Manager.

2) Final grades must fall away from all sides of the structure six (6) inches in ten (10) feet. All drain lines must empty into a grave-filled pit one (1) cubic yard in size or into a ditch. The flow of surface water may not be changed so as to adversely affect the adjacent lots.

g. After final grading of the site, effective erosion controls must be used and maintained until a suitable ground cover has been established over all disturbed areas and such disturbed areas have been stabilized.

h. Run-off from house down-spouts must be controlled. Water flow should be directed away from the house but not into neighboring property.

H. UTILITIES

1. The owner is responsible to arrange with the Rapidan Service

authority (RSA) for sewer and water service.

2. The Surveyor shall show the location of the sewer holding tank and a spot elevation on the plat.

3. Electric and telephone wires and TV cables must be placed underground from the street to the house. Electricity may not be connected to the house until the wiring has been approved by the

building inspector. The owner may arrange for temporary service during construction.

I. APPROVAL PROCESS

1. ECC approval in writing is required for all construction and improvements on any lot at LOW before any work is initiated.

2. The application package must be fully completed and submitted to the ECC office in sufficient time to allow review before consideration by the ECC at its regularly scheduled meeting. For a new dwelling, the lot owner is expected to be present at the meeting. If this is impracticable, the owner may provide to a contractor or builder a letter that delegates authority to make any decision or agreement that might be required.

3. Each application package must include the following unless in a particular case an item may not be applicable:

a. Contact ECC for the required number of copies of the LOWA Application for Approval of Plans and Specifications for Dwellings.
(6/2004)

b. Contact ECC for the required number of sets of detailed plans and specifications. Alterations to stock plans MUST be drawn neatly to scale and unused options must be removed. Grade lines with elevation numbers MUST be added to each elevation to indicate the proposed finished grade. REVERSE PRINT OR MIRROR-IMAGE PLANS WILL NOT BE ACCEPTED. (6/2004)

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

C. Four (4) copies of a current plat plan prepared by a Registered Surveyor to include the following:

- 1) All lot dimension and information normally expected on plat plans.
- 2) All exterior dimensions of the house including porches, decks, carports or other structures.
- 3) All setback dimensions from lot lines to the extremities of the house.
- 4) Existing grade elevations for each corner of the house, each corner of the lot and other spot elevations as necessary to describe the fall of the land. Assumed elevations may be used except for waterfront lots which MUST use actual elevations based on the following:

Main Lake:

Three hundred seventeen point five (317.5) feet mean normal level, OR

Three hundred twenty point zero

(320.0) feet mean high (flood) level.

Fishing Lake:

Two hundred eighty-four point zero (284.0) feet mean normal level, OR

Two hundred eight-seven point five (287.5) feet mean high (flood) level.

5) Ground elevation at location

of the sewer holding tank.

6) First floor elevation.

7) A driveway adequate for at least two (2) cars.

8) All recorded easements and any proposed changes.

9) All previous improvements to the lot such as culverts, piers, etc.

d. One (1) approved application for one (1) or more culverts.

e. ECC/LOWA Filing Fee: This fee is required on all construction and improvements, such as houses, garages, additions, decks, porches, piers, dog pens, storage sheds, boat slips, floats, etc.

f. The LOWA Road Maintenance Fee: The fee is computed for houses, additions, screened rooms and detached garages/carports on the total square footage of the structure to be built. Construction to include, but not necessarily limited to: basements, main floors, second floors, and second levels. Whether finished or unfinished, garages/carports and any roofed area, not including

eaves. Square footage computations do not include open decks or terraces. Road maintenance fees are not imposed for: interior finishing work or remodeling, repair of existing structures, addition or replacement of open decks, piers, nor the erection of accessory buildings one hundred and fifty (150) square feet or under.

(4/2005)

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

g. If building on two (2) or more lots, recorded waivers of utility easements are required.

h. If the exterior of the house is not natural wood, brick or stone, a sample (1 in. x 2 in.) chip of each color is required.

4. ECC will conduct the following inspections:

a. A preliminary site inspection before approval of the application package to determine that the tree clearing zones are marked and the suitability of the house within the immediate community.

b. Within six (6) month after ECC approves the application package, the ECC will conduct an inspection to determine if the "as built" owner/builder contractual requirements with ECC/LOWA have been satisfied. The owner has thirty (30) days after notification of non-compliance to correct any/all deficiencies noted during the inspection before during referred to the Legal and Compliance Committee (LCC).

5. The Orange County Zoning and Erosion Permit and the Orange County Building Permit MUST be posted in a conspicuous place on the lot. (8/2001)

a. Equipment and materials may NOT be placed on the lot until the Orange County Zoning and Erosion Permit has been posted. (8/2001)

b. The Building Permit AND Inspector's Record must be affixed to a board and covered with plastic for protection for these important records. The specifications for such a board are available at the ECC office.

c. All inspection Records and notices such as Termite Treatment Notices must be of a size that can be posted in conjunction with the Building Permit.

6. Should the ECC grant approval of the application, contact ECC for the required number of sets of structural plans and plat plans and other pertinent documents that will be returned to the applicant for submission to the Orange County Building Department. (6/2004)

7. Should the ECC disapprove, the reasons therefore shall be clearly stated to the applicant. An amended application may be resubmitted without an additional fee.

8. If an owner commences construction of improvements without the prior approval of the ECC, the ECC shall take the necessary steps to halt continuance of construction, to include but not

be limited to the issuance of a STOP WORK ORDER.

J. ACCESS

1. Contractors and employees essential to the construction may be admitted to LOW under the following conditions:

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

a. Contractors and their employees must comply with all applicable LOWA Regulations. The lot owner shall be held responsible for their actions.

b. At least twenty-four (24) hours prior to commencement of construction, the owner or contractor MUST submit an access roster to LOWA Security. A separate roster must be submitted for each construction project.

The roster must list:

1) The name of each individual requesting access with the name of the company the individual represents.

2) The contractor and any subcontractor or other business, requesting access for construction purposes.

3) The period of time on-site services will be required.

c. LOWA Security will issue employees an identification card (Construction Pass) for specific

periods, not to exceed ninety (90) days, which must be returned to LOWA Security at termination of employment or expiration of pass, whichever is earlier.

1) A construction pass authorizes entrance for one (1) employee only.

2) A refundable deposit will be charged for each pass. This is non-refundable after one hundred and eighty (180) days from date of expiration.

3) Dependents, family members and friends of an employee will NOT be authorized entry.

d. Construction employees will be admitted to LOW between the hours of 7:00 a.m. and 6:00 p.m., Monday through Saturday only, unless the employing contractor informs the LOWA Security that an employee's services will be required during other specifically designated times.

e. There may not be any overnight street parking of construction vehicles.

f. There may be no blocking of streets, roads or driveways without prior permission of the General Manager.

g. There will be no parking of storing of construction equipment on LOWA property, including parking lots, without prior permission of the General Manager.

h. Construction sites must be

kept free of unreasonable amounts of trash and debris. All trash must be disposed of daily in the required trash receptacles.

i. There may be no disposal of construction material in Orange County Compactor Collection Center or on LOWA property.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

j. Excessive noise MUST be curtailed between the hours of 8:00 p.m. and 7:00 a.m. Loud playing of radios at construction sites is prohibited.

k. No LOWA amenity, including the Pro Shop Snack Bar and its carry-out service, may be used by any contractor or contractor employee unless he or she is a LOWA member or registered tenant in good standing. This includes, but is not limited to, the use of Pools, Picnic Areas, Fishing or Swimming in the Lakes and the Campground Facilities.

l. Contractors and contractor employees who are LOWA members or registered tenants in good standing desiring to use the Pro Shop Snack Bar will be dressed in accordance with the Dress Code for sitting and eating in the Snack Bar (shirt and shoes required) and present a reasonably clean appearance. Language used will be that which is generally acceptable in the LOW community. Those not adhering to this rule will NOT be served.

m. Random driving throughout LOW is prohibited. Contractors and employees must proceed from the security gate to the job site and depart the job site to LOWA Security Gate upon completion of work.

n. Any owner who admits construction personnel as guests for the purpose of bypassing the access roster requirement is in

is in the rear of the residential lot. However, because of the location of the primary dwelling on the lot, an alternate location may be approved by the ECC. The Dog Pen as configured on the residential lot must meet the setback restrictions as prescribed by the Orange County Zoning Ordinances and the LOW Restrictive Covenants (Section 6.E). On certain lots because of the setback requirements, a lot owner may have to obtain a variance from ECC & Orange County.

(1/2004)

violation of the LOWA Regulation and will be cited for violation.

K. OTHER CONSTRUCTION

1. Dog Pens (4/2002)

a. The ECC may approve a revocable permit for a Dog Pen, for the purpose of confinement and/or safekeeping, the sizing and height of which is to be determined by the ECC after considering the circumstances, aesthetics, and the impact on the neighborhood. The Pen CANNOT extend more than ten (10) feet from the dwelling and CANNOT exceed two hundred (200) square feet.

b. The Dog Pen must be contiguous to the dwelling and NOT be visible from the street, Lakes, OR Golf Course. The Pen will be wood, vinyl, or wire screening. Screening with shrubs may be required, predicated upon the size, height, and location of the enclosure. "V" channel metal posts are NOT acceptable for construction of a Pen.

c. Trolley, tether or similar type restraints are NOT allowable.

d. The location for the Dog Pen

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

e. Electronic fencing is acceptable, so long as it meets all setback requirements and is ECC approved.

2. Private Boat Slips: A Private Boat slip is a waterway cut into the shore of the Lake with depth, width and length sufficient to float one (1) or more boats.

a. Boat slips may be allowed on lakeshore lots on the Main Lake where:

1) Converging lot lines or narrow coves preclude approval of a pier, AND

2) The contour of the land is amenable to the construction of such a facility, AND

3) The excavation thereof will not interfere in any manner with the main sewer lines installed around the Lakes.

b. Waivers of easement must be obtained from:

1) Rapidan Service Authority

2) Verizon

3) Rappahannock Electric
Cooperative

c. Boat Slip revetments must be reinforced concrete, timber retaining walls or rock-filled cribs.

d. The top elevation of Boat Slip revetments must be no more than two (2) feet above mean normal water (MNW) level of three hundred seventeen and a half (317.5) feet.

e. Covered Slips will NOT be permitted and no vertical structure is permitted.

f. The length of a Boat Slip may not be more than twenty-five (25) feet from the shore as delineated by mean normal water (MNW) levels of the Lakes.

g. Revetments may not extend into the Lake beyond the shoreline as established by the mean normal water (MNW) level of the Lakes

h. Construction of the Boat Slip may not alter the general shoreline of the Lakes as delineated by the mean normal water (MNW) level.

i. Excavated material may NOT be dumped in the Lakes. If disposed of as fill within the confines of the owner's lot, such fill may NOT adversely affect the general contour or drainage pattern of adjacent property.

j. Permits for Boat Slips must be obtained from the ECC and will

not be revocable. Property owners must maintain them to prevent erosion of the shoreline or pollution of the Lake.

3. Piers:

Property owners must secure approval from ECC and a Building Permit from the Orange County Building Department prior to commencement of construction.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

a. Filing fees to LOWA must accompany the application.

b. Application must be made on the form which is obtainable from the ECC.

c. The application package must consist of two (2) sets of the following:

1) Three (3) copies of the Plans and Specifications, drawn to scale. Indicate all materials and colors to be used.

2) Three (3) copies of the ECC Pier Application.

3) Three (3) Copies of the Certified Land Surveyor's latest plat plan showing location of the Pier, drawn to scale. Indicate distances from the construction to all setbacks.

4) Plans must specify pressure treated lumber and rust resistant hardware.

5) Pier height must be a minimum of eighteen (18) inches and a

maximum of twenty-four (24) inches above the mean normal waterline (MNW) of three hundred seventeen and a half (317.5) feet evaluation.

6) Any benches, storage lockers, pump enclosures or other vertical structures to be attached to the Pier may not be more than thirty (30) inches in height except for lifts and boat shelters which may not exceed four (4) feet.

All vertical structures must be clearly indicated on the plat plan and none will extend beyond the Pier's dimensions. (1/2000)

7) ECC will review plans and if approved, will issue a revocable permit and will assign a tag number. The tag must be displayed, after the final inspection by ECC, on the water side of the Pier so that it can be seen when boats are moored in their usual berths.

d. General Requirements:

1) The Pier must be at least eight (8) feet from the property lines extended into the Lakes.

2) The maximum length of a pier from the bulkhead may not be more than:

(a) Twenty-eight (28) feet on the Main Lake.

(b) Fifteen (15) feet on the Fishing Lake.

3) Maximum Pier size allowed on the:

(a) Main Lake is six hundred (600) square feet. A Pier that is larger than six hundred (600)

square feet and was approved prior to May 4, 1991 may remain in place.

(b) Fishing Lake is ninety (90) square feet.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

(c) When "U" shaped Piers are used, the entire area occupied by the Pier and slip area is considered in determining maximum size.

(d) Irregularly shape Piers: Normally, the size will include that area captured by the Pier and the shoreline. However, conditions may dictate dealing with these type Piers on a case-by-case basis.

4) Pier sizes may be limited in areas deep in coves where a Pier could create a hazard for other Lake users. A minimum twenty-five (25) foot channel must be maintained between Piers on both Lakes. Piers shall not extend closer than thirteen (13) feet to the center line of any cove/inlet.

5) Only one (1) Pier is permitted per lot. "U" shaped or finger Piers are allowed as long as they form a single structure at the bulkhead.

6) The ECC conducts an annual inspection of Piers with respect to appearance and compliance with

ECC/LOWA requirements. Piers must be maintained in good repair or the revocable permit will be withdrawn.

7) A watercraft lift is not a Pier but is a similar structure to a boat shelter. The lift may stand alone in the absence of a Pier or may be placed in conjunction with a Pier. All structures placed in the Lakes must occupy a contiguous

6) A drawing, to scale, illustrating construction/assembly method;

7) A statement that the proposed shelter will adhere to the Criteria for Boat Shelters as delineated below.

water area that does NOT exceed six hundred (600) square feet measured from the shoreline onto the Main Lake. The contiguous area may not extend farther into the Lakes than twenty-eight (28) feet nor closer to the lot sidelines extended than eight (8) feet. Lifts attached to a bulkhead, observing the eight (8) foot side setback requirement, that swing over the land mass, are not included in the Pier size computations and are not considered a separate pier.

4. Boat Shelters:

a. Construction of a Boat Shelter must have the approval of the ECC.

b. The application must include the following:

- 1) Name of the applicant;
- 2) Section and lot numbers;
- 3) Street address;
- 4) Home telephone number;
- 5) A drawing, to scale, showing changes and/or modifications to the existing, approved, Pier;

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

c. ECC criteria on Boat Shelters:

- 1) The Boat Shelter must be an open-ended, portable structure affixed to an ECC-approved pier. The shelter framework shall be no higher than four (4) feet, at the center, above the Pier.
- 2) Wood frames to support tarpaulins are NOT acceptable. Frames must be galvanized/stainless steel, aluminum or plastic tubing. Rectangular frames of metal or plastic pipe will NOT be approved.
- 3) Tarpaulins, used to cover the frame, must be in muted woodland tones of dark green, browns, khaki, etc. NOT permitted are bright colors, e.g., red, blue, bright yellows, international orange, white, multicolors (except camouflage). Tarpaulins may not be extended beyond nor higher than the shelter's framework.
- 4) All permits for Boat Shelters are revocable.
- 5) Permits will be revoked if

tarpaulins used are torn, tagged or otherwise unsightly.

Section X (Use of the Lakes).

5. CB Radio transmitting-receiving antenna installation: LOWA/ECC required conditions for variance to Restrictive Covenants:

- a. Application must be made to LOWA. Upon approval, antenna construction must be approved by ECC.
- b. CB and Marine radio base stations must use vertically polarized single element antennas installed in a location, such as a tree, so as to be as inconspicuously as possible. Towers or "telephone" poles are not permitted.
- c. Amateur service antennas may be either horizontally or vertically polarized type; however, they may NOT be mounted on or with towers or poles and shall be constructed and installed as inconspicuously as possible.
- d. Owners and operators of transmitting equipment must install and operate their equipment within the basic interests of the LOWA Restrictive Covenants and must be cooperative with their neighbors in attempting to solve potential interference problems. Also, the owner/operator must be willing to avoid setting up any objectionable exterior antenna system.

XVI. ENVIRONMENTAL CONTROL AND CONSTRUCTION PROCEDURES (CONT'D)

6. Satellite Dish Antennas: Satellite Dish Antennas cannot be placed on LOWA property except to meet LOWA requirements. It is preferred that the Satellite Dish Antennas not be visible from the street. Natural screening may be required in some cases. (3/2005)
7. Portable Temporary Covered Storage (e.g., "PODS" "SMARTBOXES", or equivalent)
 - a. The ECC may allow the placement on the lot of portable covered containers for the purpose of temporary outdoor storage of household possessions, or associated with moving into or out of a dwelling that has been approved by Orange County.
 - b. Such storage shall not exceed (30) days.
 - c. The storage containers shall be located on the lot so as to avoid encroachment into established setbacks and easements, unless otherwise approved by the organization that has the easement right-of-way and the ECC.

d. Stacking of temporary storage containers is prohibited.

e. The placement of any such storage containers on a residential lot will require address, point of contact numbers of containers, location on the property and placement/removal dates. (5/06)

L. DWELLING DEMOLITION: (4/2004)

An application for a permit for demolition of a dwelling must be made to the ECC. A road fee approved yearly by the Board of Directors must be paid upon application.

Attachments:

- Appendix A
- Appendix B
- Appendix C

#

SECTION XVI

APPENDIX A (p.1/4)

PROCEDURE FOR APPROVAL TO BUILD ON TWO (2) OR MORE LOTS, OR ON ONE (1) AND A PROTION OF A LOT

The burden of accomplishing all actions necessary to build on more than one (1) lot at LOW rests with the property owner. The property owner is advised to retain an attorney, since failure to obtain easement waivers and have them recorded with the deed could cause a cloud on the title to the property.

The property owner is hereby informed that under no circumstances does the accomplishment of such actions reduce the obligation of the property owner to pay the annual charge levied by the LOWA on each of the lots and portions of lots replatted.

Property owner(s) must execute the attached agreement* before authorization will be granted to the property owner(s) to build on more than one (1) lot. The agreement requires the property owner(s) to:

1. Obtain in writing the waiver of easement from all appropriate utility companies which have been granted easements and/or right-of-way on the affected properties. At the present time, these companies are: Rappahannock Electric Co-Op, Rapidan Service Authority, and Verizon.
2. Provide a copy of all the above waivers of easement to the LOWA Association when requesting a waiver of its easement (Paragraph 10-C of the Restrictive Covenants).
3. Record such waivers of easement with plat in Orange County Clerk's Office and provide an annotated copy to the LOWA General Manager for record and assessment purposes.

Property owner(s) must provide a copy of the executed agreements to the Environmental Control Committee when making application to build on more than one (1) lot.

Attachment enclosed.

This procedure implements a resolution adopted by the LOWA Board of Directors on January 9, 1982.

* When a portion of a lot is to be built on, all property owners of the entire lot are required to execute an agreement with the LOWA.

SECTION XVI

APPENDIX A (p.2/4)

THIS AGREEMENT made and entered into this, the _____ day of _____, 20____, by and between LAKE OF THE WOODS ASSOCIATION, INC., hereinafter referred to as "Association", party of the first part; and _____ and _____, hereinafter referred to as "Member", even though more than one (1) party of the second part;

WITNESSETH THAT:

WHEREAS, Association is composed of property owners at Lake of the Woods in Orange County, Virginia, and is empowered to take actions which will further and promote the community welfare of property owners at Lake of the Woods; and

WHEREAS, Member is the owner of a lot and a portion of an adjoining lot at Lake of the Woods and now desires to combine the two (2) into one (1) single lot for building purposes; and

WHEREAS, Association has no objection to such action by Member, but believes it to be necessary and desirable that certain understandings

of the parties be confirmed by written agreement;
NOW THEREFORE, for and in consideration of the mutual benefits to be derived, Association and Member do hereby agree as follows:

1. Association will make no objections to the action of Member in combining Lot ____ in Section ____ and a portion of the adjoining Lot ____ in Section ____ of Lake of the Woods Subdivision for building purposes, a plat of said combined lot being attached hereto and incorporated herein by reference.
2. Member agrees that the action of combining the two (2) parcels into one (1) lot for building purposes shall be irrevocable unless and until Association agrees, in writing, to the revocation of this agreement.
3. Association hereby waives compliance by Member with the setback provisions relating to the common sideline between the two (2) said parcels as prescribed by Paragraph 6 E (b) of the Declaration of Restrictions for Lake of the Woods.
4. Member agrees that the setback provisions as prescribed by Paragraph 6 E (b) of the Declaration of Restrictions for Lake of the Woods shall apply to both sidelines of the combined lot.
5. Association hereby releases to Member its easement and right of way along the common sideline between the two (2) said parcels as prescribed by Paragraphs ten (10) B and C of the Declaration of Restrictions for Lake of the Woods.

SECTION XVI

APPENDIX A (p.3/4)

6. Member hereby grants to Association and its successors and to the utility companies serving Lake of the Woods and their successors the easements and rights of way over strips of land five (5) feet in width along both sidelines of the combined lot as prescribed by Paragraphs 10 B and C of the Declaration of Restrictions for Lake of the Woods.
7. Member acknowledges and agrees that he and his successor in title shall continue to be liable for and shall pay all assessments levied and imposed by Association as prescribed by Paragraph 12 D of the Declaration of Restrictions for Lake of the Woods for the lot and _____ percent of the annual lot assessment for the portion of the adjoining lot as if they had not been combined into one (1) lot for building purposes.
8. Member acknowledges and recognizes that this action on his part may require approval by the County of Orange, Virginia, and agrees to review this matter with the County Administrator or such other person as may be designated to administer the Orange County Subdivision Ordinance and the Orange County Zoning Ordinance.

9. Member agrees to pay the cost of recording this agreement with plat attached in the Clerk's Office of the Circuit Court of Orange County, Virginia.

It is clearly understood that Association is acting for itself and for no other party having an interest in this matter. Member has the responsibility of obtaining releases of easements from utility companies. Member acknowledges that Association has strongly urged member to seek advice of counsel before taking any action relative to the combining of said lots.

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APPENDIX A (p.4/4)

WITNESS the following signatures and seals this the day and year first above written.

LAKE OF THE WOODS ASSOCIATION, INC.

By _____ (SEAL)

_____ (SEAL)

Member

_____ (SEAL)

Member

STATE OF VIRGINIA

City/County of _____, to-wit:

The foregoing instrument was acknowledged before me this _____ day

of _____, _____, by

of Lake

(Title)

of the Woods Association, Inc., a Virginia corporation, on behalf of the corporation.

Notary Public

My commission expires: _____

SECTION XVI

APPENDIX B (p.1/2)

EROSION CONTROL FOR CONSTRUCTION SITES

A. During Clearing and Construction

- 1. Along lake shoreline a "Green Strip" of a minimum of fifteen (15) feet will be maintained in an undisturbed condition. If backfill is used behind a Shore Protection Device (Wood Bulkhead, Rip Rap, etc.), the backfill must immediately be covered with mulch, sod or seeded for grass with a light mulch until germination.
- 2. Raw earth and spoil dirt from excavation at the building site will be prevented from eroding off the site. The following methods are recommended:
 - a. Confining the pile to one (1) location, where feasible.
 - b. Placing and staking bales of straw/hay below the raw earth or dirt pile arranged to trap dirt washing down the pile or off the property.

- c. Covering the raw earth or dirt pile with a layer of straw, hay or wood chips or with a layer of straw, hay or wood chips or with securely-staked heavy duty tarpaulins. Or seeding the raw earth or dirt pile with a rapid growing grass seed (such as rye). Mulch must be used until grass is established.
 - d. Placing and staking bales of straw/hay in areas of natural and/or man-made drainage to trap soil run-off before it reaches the street ditches or the lake.
 - e. Lot(s) adjoining the construction site, (unless permission has been granted by the owners), will not be used for hauling materials to the building site nor used for piling dirt and storing materials during construction. Location of dirt piles on the site should be carefully selected so that any excess may be easily removed after the building has been completed.
- B. After Final Grading:
1. After final grading of the construction site, erosion control measures will be used whereby a suitable ground cover is applied to all disturbed soil and raw earth areas. Suitable ground covers can include:
 - a. Heavy mulching of areas with wood chips.
 - b. Seeding areas for grass and applying a light mulch until germination.
 - c. Laying sod.

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APPENDIX B (p.2/2)

- C. After issuance of Occupancy Permit:
1. After issuance of an Occupancy Permit, the property owner is responsible for continuing adequate erosion control measures to prevent soil run-off from his property from entering any drainage system or lake.
 2. Thirty (30) days following the issuance of the Occupancy Permit, the ECC will make a final Erosion Control and Shore Protection Inspection to check all erosion control measures and especially to inspect for the application of a suitable ground cover over any disturbed or raw earth. Weather conditions or other extenuating circumstances may cause the ECC to extend the thirty (30) day period if so requested by the property owner.

CONTROL:

1. Before a Building Permit will be issued, the Property Owner(s)

and General Contractor must each sign a statement certifying that they "have read the PROCEDURES FOR EROSION CONTROL FOR CONSTRUCTION SITES and understand that these procedures must be followed during and after construction".

2. The Building Inspector will determine at the time of his inspection(s) whether erosion control procedures are being followed on the building site. If not, ECC will be so advised. ECC will issue an LOWA Correction Notice. If the violation is not corrected within ten (10) working days, ECC will issue a LOWA Stop Work Order. If the violation is still not corrected within ten (10) more days, (twenty (20) working days of Correction Notice issuance), a citation to appear before the Legal and Compliance Committee will be issued.

#

SECTION XVI

APPENDIX C (p. 1/1)

ESTABLISHMENT OR RELOCATION OF DRAINAGE EASEMENTS WITHIN LOW

1. The property owner within LOW who desires to establish or relocate a drainage easement is responsible for accomplishing the following actions:
 - a. Discuss the proposed drainage easement location with the LOWA Maintenance Superintendent as the initial step.
 - b. Obtain a certified survey showing the present Drainage Easement, if any, any proposed location or re-location of the new easement.
 - c. Request and obtain, in writing, the approval of all affected property owners for the proposed drainage easement location. An owner is affected when either the point of entrance or the point of exit of the original easement is changed.
 - d. Obtain approval, in writing, of all appropriate utility companies which have been granted easements or rights-of-way on the affected property

or properties. At the present time, these companies are: Rappahannock Electric Cooperative; Rapidan Service Authority; and Verizon.

e. Request the LOWA General Manager to obtain the LOWA Board of Directors approval of the desired location of the drainage easement. The request must be accompanied by one (1) copy of:

(1) The document portraying the desired drainage easement location.

(2) All written approvals of affected property owners and utility companies.

f. Record the approved drainage easement location with appropriate Orange County officials, i.e., the Orange County Clerk.

2. It is recommended that the property owner desiring to establish or relocate a drainage easement obtain the services of an attorney to assure proper recording of the approved location.

3. At time of Board of Directors approval, the property owner will be informed that upon establishment of the new drainage easement, the owner is then responsible for assuring that no additional erosion is created. This can be accomplished by rip-rapping, vegetation or other approved means installed by the property owner.

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