

LAKE FOREST ESTATES

RULES

&

REGULATIONS

BY-LAWS

IMPORTANT PHONE NUMBERS

(Area Code 573)

Ambulance	911
Fire Department	911 (883-5333)
County Sheriff	883-5215
Lake Forest Security	911
Lake Forest Administration Office	483-9861
Community Manager's Phone	883-0224
Citizen's Electric	883-3511
Repair	1-800-303-1444
Service	1-800-203-7070
Billing	1-800-203-4040

Note: It is the responsibility of each property owner to give notice to the Administration office of any address change for the purpose of sending Association mailings.

LAKE FOREST ESTATES

RULES & REGULATIONS

Lake Forest Estates Rules & Regulations

Table of Contents

History and General Information	3
Membership and Guest Privileges	4
Renting	5
Sanitation Rules	5
Lake Rules	6
Boating and Skiing Rules	6
Fishing Rules	8
Marina, Beach, and Picnic Area Rules	8
Swimming Pool Rules	9
Dog Control Rules	9
ATV Rules	10
Community Center Rules	12
Fee Schedule (for Community Hall & Pool)	12
Hunting Rules	12
Public Sales	12
Construction Load Limits	12
Construction Fees	13
Construction Rules	13
Miscellaneous Rules	17
Boat/Storage Sheds	17
Vehicles	17
Lighting	18
TV and Radio Antennas/Dishes	18
Structures	18
Signs	19
Warnings, Hearings, Fines, and Suspension	19
Fine Schedule	21
Civil, Criminal and Court Action	22
Grievances by Members and Associates	22
By-Laws	24

Lake Forest Estates
Community Association
History and General Information
Rules and Regulations

Lake Forest Estates was founded on June 23, 1970 for enriched living with emphasis on the social, recreational, and leisure opportunities for all property owners.

This booklet has been prepared for the benefit and information of everyone owning property at Lake Forest Estates and designed to assist all property owners and residents of Lake Forest Estates in understanding the Restrictions, Rules, and Regulations of our community.

You are respectfully asked to read and become familiar with all of the aspects of your development and to observe the rules as outlined.

In addition to ordinances and laws of the County, State, and Nation, the Lake Forest Estates Community is subject to the terms of the following:

1. The Lake Forest Estates Declaration of Covenants and Restrictions.
2. Any and all amendments and/or modifications to the Lake Forest Estates Declaration of Covenants and Restrictions.
3. These Restrictions, Rules and Regulations as adopted by the Lake Forest Estates Community Association Board of Directors.
4. The Bylaws of Lake Forest Estates Community Association.

The Lake Forest Estates Declaration of Covenants and Restrictions is a legal document recorded in the county of Ste. Genevieve, Missouri. That document pertains to all property, lots, and parcels of land located within the boundaries of Lake Forest Estates.

Copies of the Lake Forest Estates Declaration of Covenants and Restrictions, and Rules and Regulations and By-laws of Lake Forest Estates Community Association, and any other printing, are available to property owners at the Administration Office.

Lake Forest Estates is governed by a seven-member Board of Directors who are all also Members of the Association and serve without remuneration. Each Member is elected for a three-year term on a staggered basis so that one-year three seats are open for election, and two seats are open for election each of the following two years. Officers of the Association are elected by the Board of Directors for a one-year term at the annual meeting held on the last Sunday in April each year. The Community Manager and Secretary of the Association are hired by the Board of Directors and are paid employees of the Association. The Community Manager reports to the Board of Directors. The Secretary of the Association office reports to the Community Manager.

The Board of Directors may enact appropriate revisions to these Rules and Regulations on an interim basis. Any Rules and Regulations enacted shall be presented at the following Annual Meeting, or special meeting called, where they will be approved or disapproved by a vote of a quorum of the membership.

The Association is incorporated as a non-profit corporation under the laws of the State of Missouri and use of the amenities is the exclusive privilege of Members and their guests. All property owners are Members of the Lake Forest Estates Community Association under Missouri law. Members are fee-simple owners of any lot. Each lot is subject to an annual assessment. All assessments must be paid in full or in partial payment as dictated by the Board of Directors. All Members must be paid up to date to use or allow any guests to use any of the facilities within Lake Forest Estates.

MEMBERSHIP AND GUEST PRIVILEGES

Members have privileges except as prohibited by the Rules and Regulations and Bylaws.

Each Member may invite guests of the Member's choice at any time the Member chooses. All Association privileges will only be allowed when accompanied by a Member or unmarried children of the household.

Neither Members nor guests are allowed to discharge firearms within the confines of Lake Forest Estates.

Guests are expected to behave in an orderly manner while the guest of any Member, and all members are expected to see that guests act in an orderly manner. A Member shall be responsible for any damage caused by such guests. All Members are responsible for their guests' compliance with all Rules and Regulations.

RENTING

Lake Forest Community Association strongly discourages the renting of any residences. Renters are not entitled to use any of the amenities of Lake Forest Community.

SANITATION RULES

Household trash collection is provided by independent collection Services contracted by The Board of Directors and only that service is permitted in Lake Forest Estates. Pick-up is at street-side in approved, covered containers to discourage dogs and other animals from getting into the trash. Covered containers also keep loose trash from being blown around the community by wind.

All trash containers must be kept inside except for trash pick-up days.

Disposal of household trash other than by a collection service is prohibited. Large items such as refrigerators, washing machines, etc. will cost extra and special arrangements must be made with the collection company. Yard waste such as leaves, grass, limbs, etc. will not be picked up by the collection service.

Yard waste may be burned on each Member's property by the owner of that property. The Fire Department recommends that all yard waste be burned on weekends so that volunteers are in the community if a fire problem occurs and that lot owners keep a water hose at hand when burning on their property. No yard waste may be dumped or burned on any other lot or common property except the Member's own lot. Burning of any material on lots other than your own is prohibited.

Also, stumps, rocks, building debris, etc. may not be deposited on common ground, on other owners' lots or in drainage ditches.

Residential yard waste may be dumped in the designated area behind the boat sheds. This area is for our residents only and is for yard waste only. No trash, lumber or other debris is permitted.

Unauthorized dumping may be subject to fine. (See page 21)

LAKE RULES

1. Absolutely no throwing or dumping of bottles, cans, yard waste or any trash in any lake.
2. Fish cover such as trees may not be placed in any lake without permission of and supervision by the Lake Committee.
3. Lake Forest Estates Community Association will not be held liable for any accident, injury, or property damage on any of the lakes.

BOATING AND SKIING RULES

1. All Members' boats must be initially registered, and then reregistered each year at the Association office. Boat stickers are required annually on the 1st of March, each year.

One set of decals will be issued with each registration. Members must present both title and proof of liability insurance at time of registration. The registration fee is set by the Board of Directors. The decals should be permanently affixed on the port and starboard sides near the rear of the boat and in plain view. These decals are not transferable. The lot owner will display decals on any boat designated as that owner's boat.

2. All boats must comply with State and Coast Guard regulations and must carry proper safety equipment when on any lake.

3. No guest boats are allowed on any lake.

4. Boat privileges may be extended to family members but only while the Association Member is physically present on the premises of Lake Forest Estates.

5. No boat racing is allowed.

6. No boat classified over 18 feet long will be allowed unless previously grandfathered by the Board of Directors.

*Amendment as voted on by the community at the April 29, 2018 annual meeting:
The new maximum boat length for Pontoon Boats is 20 feet 6 inches as identified on the boat title. All other boats remain at the above stated 18 feet. This includes deck boats that do not have pontoons.

7. Only one boat per lot owner is to be operated simultaneously on any lake.

8. All persons operating a motor boat will have to be at least 14 years old, and if less than 16, have a person at least 16 years of age present in the same motor boat during operation.

9. While working on motors or fueling boats, do not allow gas or oil to enter any lake.

10. Boats must have operating lights on all lakes from ½ hour after sunset and ½ hour before sunrise. No boat without properly operating lights is allowed on any lake after dark. No wake is allowed after dark.

11. All boats must run in a counter-clockwise pattern at all times on Lake Ann, the big lake. (No zigzagging)

12. Only trolling motors may be used on the two smaller lakes: Susan and Marian.

13. While pulling skiers, an observer with a flag properly displayed must accompany the driver. All skiers must wear life jackets.

14. All boats pulling skiers must stay at least 50 feet apart and should not follow directly behind the boat ahead.

15. While skiing, do not kick skis off in the middle of Lake Ann.

16. Water skiing hours will be from 10:00 A.M. until sundown. Skiers must be off Lake Ann during dusk and dark hours.

17. Neither swimming nor inner tube/raft floating or manually powered boats are permitted beyond 25 feet from Lake Ann's shoreline. Beyond 25 feet is extremely dangerous due to boat traffic.

18. All boats and skiers must stay at least 25 feet from the shoreline except when launching or docking.

19. When the lakes are down (winter through early spring) boaters are to operate their boats without creating any wake.

20. All boat operators must observe "NO WAKE" buoys.

21. Members who take their boats to rivers or streams must completely wash them before putting into all lakes, to help keep from spreading Zebra mussels.

FISHING RULES

1. All Members and/or guests must comply with the Fishing Rules with respect to species length and catch limits, which are posted at each lake's boat ramps.

2. When minnows are used as bait, they must be commercially purchased minnows.

3. All fishers 15 years old and older must possess a valid fishing license.

4. Neither trotline or jug fishing are permitted.

5. All fish carcasses and scraps should be returned to the lake.

6. If grass carp are caught, they must not be returned to any lake within Lake Forest Estates.

MARINA, BEACH, AND PICNIC AREA RULES

The marina, beach and picnic areas are for the enjoyment of Members and guests of Members. The Association welcomes the use of these areas, but the following rules must be observed:

1. If you wish to reserve a boat slip for the season the reservation fee will be \$50 per year. Weekend cost will be \$10.

2. Trailers of non-seasonal boat-slip renting Members using the boat slips may be parked in the marina area for no more than two successive nights. Season boat slip renters must park their trailers in the boat shed area and may not leave their trailers in the marina area for more than two successive nights. Trailers parked at the marina area or the put-in at the opposite side of Lake Ann for more than two successive nights, will be towed to the storage area near the boat sheds by the Association, and will be assessed a \$50 fine.

3. The hours for the marina area are 8:00 A.M. to 10:00 P.M. Please clean up the area before leaving and put all refuse in the barrels. The Marina Pavilion may be reserved on a daily basis for private parties. The reservation fee, which is \$50 per day, will be refunded if the area is cleaned at the end of the reserved period.

4. Swimmers must stay behind the ropes for their own safety. Do not swim out into the lake.

5. Storage of boats is not permitted at any spillway area. Boats stored at a spillway area will be towed by the Association to the storage area near the boat sheds, and fined \$50.

TRAFFIC RULES

Traffic Rules must be observed at all times. All drivers who violate the posted signs are subject to written, signed warnings and fines. All drivers should show courtesy and common sense when driving in Lake Forest Estates.

Speed limit, yield, and stop signs are posted throughout Lake Forest Estates and must be observed at all times.

SWIMMING POOL RULES

(See rules posted at the Swimming Pool)

DOG AND CAT CONTROL RULES

Dogs and cats of any kind or size are permitted in Lake Forest Estates only if they are kept restrained on the dog or cat's owner's property, or on a leash when being walked. There is a limit of two household pets in any one residence. The Board of Directors will accept complaints about free-roaming dog and cats on a case-by-case basis, and will take action to have constantly free-roaming dogs and cats removed from Lake Forest Estates. The Board of Directors will not be financially or legally responsible for destruction of private property by any property owner's dogs or cats or removal of same. Each dog or cat owner will be liable to replace any/all objects destroyed or damaged by the owner's pet.

UNLICENSED MOTOR BIKE/CYCLE, GO-CART AND FOUR-WHEEL ATV RULES

Note: The use of the phrase “sport vehicle(s)” shall stand for unlicensed motor bikes/cycles, go-carts, four-wheel ATV’s, side by sides and golf carts. Unless these rules are complied with, all bikes, cycles, go-carts and four-wheel ATV’s will be banned. When we refer to bikes in the following rules, we mean cycles, go-carts and four-wheelers.

1. Only Members’ sport vehicles may be operated in Lake Forest Estates; no guest-owned sport vehicles shall be allowed.

2. All owners of sport vehicles must register these vehicles at the Association office with presentation of title, proof of liability insurance and sign the registration form. Upon registration, sport vehicle owners will be given an identification sticker, which must be visibly displayed on the sport vehicle and trailer, if applicable. Stickers are renewable each year during March.

3. Upon registration, owners of sport vehicles will be given a map of permitted riding areas.

4. All operators of sport vehicles must comply with the Missouri Code of State Regulations, regarding operating of sport vehicles, including the wearing of helmets by operators under 18 years of age. Helmets are recommended for operators 18 years and older.

5. Roads may be used for sport vehicle travel but the speed limit must be observed.

6. Sport vehicles may only travel in single file.

7. Week-day hours of permitted operation for sport vehicles: 7:00 A. M. to 9:00 P. M.

8. Saturday and Sunday hours of permitted operation for sport vehicles: 8:00 A. M. to 9:00 P.M.

9. No sport vehicles may be operated after dark unless equipped with head, tail, and brake lights in proper working order.

10. All sport vehicles must have a muffler in proper working order.

11. No more than two persons may occupy a sport vehicle at any time.

12. No riding is permitted on dams, lagoon area, water tower area, on private property, or on restricted areas. No riding is permitted on common ground when the ground is wet or muddy.

13. Have fun, use common sense, and respect your neighbor.

THE FOLLOWING RULES AND REGULATIONS ARE ADOPTED TAKING INTO CONSIDERATION RSMo. 304.013 AND EXISTING RULES AND THOSE PROMULGATED IN THESE RULES AND REGULATIONS BY LAKE FOREST BOARD OF DIRECTORS.

1. No persons shall operate an unlicensed motorized vehicle:
 - a. Under the age of 13.
 - b. In any careless way, so as to endanger the person or property of another.
 - c. While under the influence of alcohol or any controlled substance.
 - d. Without a securely fastened safety helmet on the head of an Individual who operates an all-terrain vehicle or motorcycle, Unless the individual is at least 18 years of age.
2. No operator under the age of 18 shall carry a passenger. The provisions of this subsection shall not apply to any all-terrain vehicle in which the seat of such vehicle is designed to carry more than one person.
3. Any vehicle operated within the boundaries of Lake Forest Estates must prominently display the owner's lot number and a LFE sticker.
4. A bicycle flag extending at least 7 feet above the ground and must be attached to the rear of the vehicle.
5. Complaint forms shall be available at either the LFE Office or at the Post Office. If a member observes a violation, the complaint form may be completed and submitted to the LFE Office. For the first offense, a copy of the complaint and a written warning will be mailed to the lot owner. For the second offense, a copy of the complaint and a second written warning will be mailed to the lot owner. For the third offense, a copy of the complaint will be mailed to the lot owner, the lot owner will be fined \$50, and the vehicle will be prohibited from being operated within the boundaries of LFE, until the fine is paid. Any further offenses of the vehicle within LFE will result in a \$250 fine and loss of all LFE privileges.

COMMUNITY CENTER HALL RULES

The Community Center Hall may be rented to any Member. If a Member cleans the hall and/or kitchen after the activity, no additional fee is charged. If the Member wishes for the Entertainment Committee to clean the hall and/or kitchen after the activity, additional charges apply. (See Fee Schedule at Community Office)

Rental of Community Center Hall/Kitchen does not include the pool Or any other facilities. No rental is charged for Members or clubs within LFE when used for fund-raising events on behalf of LFE. For information about reserving the hall, call the Association office at 483-9861.

The Board of Directors will determine the fee for rental of the Community Center. (See Community Office for schedule of fees and rules pertaining to Cleanup of the hall, kitchen, and rest room.)

HUNTING RULES

No hunting or shooting is permitted at any time.

PUBLIC SALE RULES

No yard, garage, moving, or any other type of public sale on any lot in Lake Forest Estates is permitted. A public sale may be held at the Community Center, and is open to all Members if it is supervised by the Association.

CONSTRUCTION LOAD LIMIT RULES

The construction load limits are as follows:

1. 7 cubic yards of concrete on any single load
2. 18,000 lbs. on each rear axle of haul trucks
3. 80,000 lbs. Gross

Anyone involved in construction must adhere to the above limits. Failure to abide by the load limits will result in the following:

A) A phone call will be made to the truck owner in violation and to the property owner, notifying them of the overload condition.

B) The Association reserves the right to stop any truck, request the load ticket and require verification.

C) Refusal to provide proof of load-weight conformance will result in forfeiture of all or some of the construction deposit paid by the property owner.

D) Legal action will be pursued to ban a contractor or hauler who continues to exceed the above load limits.

CONSTRUCTION FEES

Any type of construction done in Lake Forest Estates including new homes, additions to existing homes, gazebos, boat slips, docks, houses, lake wall, porches and decks, sidewalks, patios driveways, and any other additions which change the exterior of existing property or requires the use of heavy equipment, are subject to construction deposits and/or permit fees.

A set of plans must be submitted for any project requiring a permit. These projects must be fully completed before any permit fees are returned.

A list of those deposits and/or fee amounts are as follows:

Fee Schedule for Construction:

New home construction deposit.....	\$ 3,000.00
(\$2,000.00 from contractor, \$1,000.00 homeowner)	
Driveways, sidewalks and patios deposit.....	500.00
Boat slip/house or lake wall construction deposit.....	500.00
Home addition construction deposit.....	1,000.00
New home construction permit with water hook-up....	1,200.00
(nonrefundable)	
Addition to present home permit (nonrefundable)....	50.00
Boat slip, house, or lake wall permit (nonrefundable)	50.00
Boat slip, roof, gazebo, driveway, sidewalk, patio, deck	50.00
or porch (nonrefundable)	

Permit expiration date for new home construction is 7 months; driveway, sidewalks and patios, 2 months; boat slip, house, lake wall or home addition is 3 months.

If a new home and lake wall are built at the same time, only one deposit and one permit are required. Make checks payable to Lake Forest Community Association.

Failure to obtain proper permits will result in fines. Please see Fine Schedule page 21.

CONSTRUCTION RULES

The Board of Directors appoints the members of the Architectural Control Committee (ACC). The ACC oversees the processing of applications to approve or disapprove requests for building permits.

Any type of construction done in Lake Forest Estates including new homes, additions to existing homes, gazeboes, boat slips/docks/houses, lake walls, porches/decks, sidewalks, patios, driveways, and any other additions which change the exterior of existing property is subject to approval by the ACC.

The minimum square footage requirement for a home is 1500 square feet. No Swimming Pool, except one that is grandfathered, and stand alone lawn and garden buildings are not allowed, except those in place before May 1993.

Failure to adhere to the following rules and regulations will result in the withholding of a to-be-determined amount of construction deposits as a fine against infractions committed.

A) The ACC requires the following: A copy of the builder's, contractor's and subcontractor's liability insurance policies and certificates (minimum of \$300,000). Contractor must also submit a \$2,000 cash deposit or surety bond. If owner and contractor are the same, a \$3,000 cash deposit is required.

B) One set of complete plans of construction to be done including floor, front, rear, side views, elevations and all types of exterior materials and colors to be used.

C) Stakes for the proposed structure must be placed on a two foot offset at major corners with the length. Also, one recent copy of a lot survey showing the location of the structure in respect to the lines is required for the ACC to determine that the corners are correct.

1. Notify the ACC for a footing location inspection before concrete is poured.

2. Bales of straw or silt fence must be positioned along the road and/or lake and/or lowest side of lot to prevent mud from washing into culvert and then onto the road, or into the lake. They must be placed the entire length of the property. The bales must remain in place until grass has been established.

3. Allowing a residence or addition to a residence or any structure to stand no longer than Permit expiration date without the exterior being finished and the yard graded, seeded or sodded, is prohibited along with:

A) Allowing a residence or any other structure to stand for more than three months after a fire or any other type of major damage has occurred without repairing or razing the residence or structure.

B) Failing to repair roads, sewer lines, water lines or any other Lake Forest Estates property, which was damaged during construction.

C) Failing to remove construction waste from the site or the surrounding area that is related to the site.

D) Failing to remove mud and debris from the roads at the end of each working day during construction.

E) Displaying any kind of advertising signs.

F) Draining gutter downspouts into the sewer line.

G) Failing to install a siltation wall that was included in the original building requirements.

H) Failing to install water drainage devices that were included in the original building requirement.

I) Failing to comply with any Federal, State, or County Regulations.

J) Failing to comply with Load Limits rules and regulations and/or failing to permit weighing of construction vehicles.

K) Failing to comply with building line restrictions as follows: No part of any residence shall be located on any lot nearer than 60 feet to the front property line, 15 feet from the sidelines, and 40 feet from the rear line, unless a variance has been authorized by the Board of Directors.

L) Failing to meet water and sewer line restrictions as follows: Water and sewer lines must have a minimum horizontal space of 10 feet and a minimum of 18 inches in vertical space at crossings.

M) Failing to meet driveway restrictions as follows: Driveways constructed above the roadway shall be constructed with a swale at the culvert to divert storm water into the drainage channel. Storm water shall not be drained from a driveway onto any roadways.

N) Failing to comply with drainage channel rules and regulation as follows: Drainage channels shall not be filled during or after construction, nor shall any activity be undertaken which may obstruct or retard the flow of water through any drainage channel. A 15-inch to 20-inch pipe must be used in all culverts.

O) Construction sites must have a portable toilet.

P) No blasting is allowed in Lake Forest Estates.

Before construction of a home, an approved Construction Permit must be posted before any removal of trees. Trees to be removed must be tagged and have ACC approval before they are removed.

The building permit does not in any way ensure the quality of construction that is performed. The building permit should be posted in plain view from the street before construction begins. Allow 10 days for the processing of an application for a building permit before the permit will be issued.

All building permits shall be void after permit-expiration date. The owner will forfeit 10 percent of the construction deposit for each month delay after the permit expires. If owner and contractor are the same, 10 percent of complete construction deposit will be forfeited per month.

The ACC may grant a building permit extension upon receipt of a written request (10 days or more before the expiration date of the existing building permit) stating the reasons for the request and the new, anticipated completion date.

All construction and improvements must be inspected and approved by either the ACC or the Board of Directors to ensure that construction is fulfilled as shown on the plans submitted. Any change in original construction plans, without approval of the ACC Committee, will result in the forfeiture of all permit fees. New permits must be applied for, plus fees.

If you have any questions, please contact any Member of the ACC or the Board of Directors.

Prior to building new residences, lot owners must sign the above Construction Rules and Regulations, signifying they have read them and will comply. Also, the chairperson of the ACC must sign the same set of Construction Rules and Regulations signifying ACC approval of the construction plan.

MISCELLANEOUS RULES

LAKE FOREST BOUNDARIES

No one is permitted to enter the boundaries of Lake Forest Estates except through the main road entrance. Trails or roads of any kind may not cross the Lake Forest boundary lines.

BOAT/STORAGE SHEDS

All boat/storage shed owners must sign a shed agreement form at the time of purchase of a shed. Boat/storage sheds can only be owned by a Member of Lake Forest Community Association. Upon termination of membership in Lake Forest Community Association, boat/storage shed(s) must be emptied and no longer be used or rented. No boat/storage sheds may be rented to a non-association member.

VEHICLES

No boat, trailer, truck longer than a pickup or any other vehicle shall be kept or stored for a period exceeding five days on any lot, portion of any lot, street, or driveway unless stored in a carport or enclosed garage. The only exception to this restriction applies to boats resting in boat slips/houses.

No unlicensed motor vehicle shall be stored on any lot unless such vehicle may be contained inside a structure closed to public view. No motor vehicle shall be subject to public view in excess of twenty-four (24) hours if such vehicle is in a state of disassembly or disrepair. A motor vehicle defined as one that is in a state of disassembly or disrepair is missing an engine, wheel(s), hood, trunk lid, door(s), etc. Vehicles found in violation may be towed at owner's expense.

The Association provides off lot storage of automobiles, trucks, boats, and trailers (including camping and utility trailers) in a designated area near the boat sheds. The owner's lot number must be displayed on each vehicle stored there. Lake Forest Community Association accepts no responsibility for any damage or stolen items stored in the boat/shed area.

No mechanical work nor repairing shall be performed on any automobile, boat, trailer, truck or any other vehicle on any lot, portion of any lot, street, or driveway unless such work or repair is performed in an enclosed garage. No overnight street parking is allowed.

No commercial vehicle will be allowed to park on any private driveway or lot. (See Blue Book, Article IX, Use Restrictions, Section h.)

LIGHTING

No exterior lighting shall be placed so the light given off by that exterior lighting directly illuminates any property outside the owner's property.

TV AND RADIO ANTENNAS/DISHES

In accordance with the Covenants and Restrictions of Lake Forest Estates, Article 9, Section 1, "...antennas. No outside radio or TV antennas shall be erected, installed, or constructed on any lot without the written consent of the ACC."

The FCC states that anyone can install up to one (1) meter (39") TV antennas (dish) but gives the Association the right to tell Members where the dish can be erected, (so long as there is no obstruction to any TV waves), thereby keeping consistency in the community.

Neither the ACC, nor the Board of Directors will allow any TV antenna/dish over one (1) meter (39") as allowed by the FCC. Dishes are to be attached to the house or a boathouse in an inconspicuous manner. If any are installed without the consent of the ACC or the Board of Directors, they have the right to have the dish removed to conform to the placement consistency.

If there are any questions, please contact the ACC through the Community Office.

STRUCTURES

No structure of a temporary nature, trailer, basement, tent, shack, garage, barn, or any other outbuildings shall be used on any residential lot, at any time, as a residence, either temporarily or permanently.

The Board of Directors and adjoining neighbors must approve dog runs. Layout sketches approved by adjacent lot owners must accompany request. The site is limited to 8 feet by 20 feet (160 square feet).

Clean up during replacement work, windstorm, tornados or other acts of nature, must be completed within one month.

SIGNS

No signs, advertisements, billboards, or advertising structures of any kind or nature may be erected or maintained on any lot or parcel of land. The following are excluded:

1. Traffic and/or directional signs.
2. Signs identifying recreational facilities and signs pertaining to the Rules and Regulations for the use of those recreational facilities.
3. Signs identifying lots by name, number, and/or street address, provided that no lot shall contain more than one such sign. These signs shall also conform to size, color, material and other standards established by the ACC.
4. Political Signs: Definition: any fixed, ground-mounted display in support of or in opposition to a person seeking elected office or a ballot measure. Rules are as follows:
 - A) An individual sign may be no larger than 18 inches tall and 24 inches wide.
 - B) The top of the sign may be no more than 36 inches from the ground.
 - C) All signs must be located at least 15 feet from the road.
 - D) Signs must not obstruct a driver's vision of the road ahead, such as on a curve.
 - E) All signs must be on the lot owner's property, no signs may be placed on common ground or a neighbor's lot.
 - F) There can be no more than one sign for any one candidate or ballot issue on a lot.
 - G) Signs may not be posted more than 30 days prior to an election and must be removed within one day after the election.
 - H) Signs must not be visible from the lake.

Signs may not be displayed from any window or from the interior or exterior of any residence. The following are excluded:

- A) Open house sale signs on weekends at times and dates approved by the ACC
- B) Neighborhood Watch decals
- C) Signs associated with safety and/or security such as burglar alarm medallions or decals, child-find window decals, pet-find window or door decals, disabled resident-find window or door decals, and "oxygen-in- use" window or door decals.
- D) Flags or windsocks meant to be of a purely decorative nature. Exterior holiday decorations are to be removed from lots and residences within three weeks following any particular holiday.

WARNINGS, HEARINGS, FINES, AND SUSPENSION

Fines and suspensions may be levied by the Board of Directors against a Member/owner or associate member for any violation of any rule, regulation, or restriction set forth in this booklet.

Any initial citation, which will be in written form and signed by a Director or community official of Lake Forest Estates, will usually be issued as a warning except when/where a hazard exists, and then an immediate fine and or suspension may be levied. Continued violations may result in fines in increased amounts, immediate suspension of privileges, and/or legal action. The Board of Directors is the only body that can suspend a Membership.

Any person who is cited for any violation may request a hearing before the Board of Directors when that person deems the request to be in the best interest of the Lake Forest Estates Community Association.

Fines will be assessed against a Member or associate member and are payable immediately. After 30 days, fines will be doubled. After 60 days, a lien will be placed by the Board of Directors upon the property of the owner upon which the fined Member or fined associate member resides and that lien recorded in the Ste. Genevieve County Courthouse at the County Recorder's office. Generally, a violation of a boating, fishing, skiing rule, or regulation is subject to a warning with the first citation. A second violation would cause the removal of the offender and boat in question from the use of the lake for a period of up to 10 days. The third violation is up to 30 days, and fourth violation is up to 90 days commencing on the date of the most recent violation.

The fine for failure to have the allowable size of boat or current boat and motor identification sticker on any boat on any lake in Lake Forest Estates after May 31 of each year is \$25. Boat must be removed immediately.

Persons in violation of dumping and/or burning on any lot other than the Member's own lot or on common ground are subject to a fine. (See schedule page 21)

Any person in violation of the hunting and firearms rules and regulations are subject to a fine of up to \$100.

Generally, a person found littering will be given a warning for the first offense and subject to a fine of up to \$25 for each subsequent violation.

Any person operating a motor vehicle without a valid state driver's license, in a manner unsafe to others, or at a speed in excess of posted speed limit signs will receive a warning for the first violation, a \$25 fine for a second violation, a \$50 fine for a third violation, and a \$100 fine for the fourth violation within a one-year period. Over four violations in one year will be referred to the Board of Directors for further action.

Any person allowing a pet to trespass on property of other Members, or on common ground will be given a warning citation for the first offense. The second offense will carry a fine of \$25. A third offense will carry a fine of \$50. Any subsequent citations occurring within a one year period will carry a fine of \$75.

When a written complaint is given to the Community Manager concerning a pet running loose or unattended, the Board of Directors will send a warning letter to its owner for the first offense. When the Community Manager receives a written complaint for a second, and all subsequent violations within a one-year period, the Board will impose a fine as listed above against the pet's owner for each violation.

These fines will be collected in the same manner and liens filed as described in preceding sections.

The Community Manager will have the power to pick up any loose pet running throughout the community and take the pet to the nearest pound. The Community Manager will notify the Association office when a pet is picked up. He will describe the pet's color and general description. This information will be posted on the bulletin board in the Lake Forest Estates' post office. The Association office and/or the Community Manager will attempt to notify the owner if the pet is recognized and if identification can be made.

FINE SCHEDULE:

Building Permit Fine System:

The goal of the fine system is to stop what is becoming a common occurrence of work being performed without the proper approvals in place which ultimately protects the community of LFE's infrastructure.

Fine: 4 x the permit fee plus forfeiter of the deposit that would have been required.

Dumping Fine:

A fine of \$100 will be levied against any resident caught dumping plus the cost of the cleanup. If the resident cleans up the site there will only be the fine of \$100.

CIVIL, CRIMINAL AND COURT ACTION

In addition to any civil or criminal penalties, privileges of Members may be suspended for acts of vandalism by said Member, associate member, or guest.

In the event it becomes necessary for the Lake Forest Estates Community Association to bring or defend any proceedings at law in equity against any person, or by any person violating or threatening to violate or challenge the enforceability of provisions of the Lake Forest Estates Declaration of Covenants and Restrictions, the Bylaws of Lake Forest Estates Community Association, or the Rules and Regulations being promulgated by the Lake Forest Estates Community Association, or any building permit being issued by the ACC, then the Lake Forest Estates Community Association shall be entitled to recover its reasonable legal fees from such persons if it prevails in any such litigation.

Enforcement of all Rules and Regulations contained herein are deemed by the Lake Forest Estates Community Association to be enforceable. If any rule or regulation set forth herein is held to be unenforceable by a court of competent jurisdiction, then the decision as to that rule or regulation shall not be deemed to affect the validity or enforcement of any other Rules or Regulations.

GRIEVANCES BY MEMBERS AND ASSOCIATES

The Board of Directors is available at all reasonable times to Members to address or discuss concerned grievances and suggestions from Members. Members may appeal to the Board of Directors regarding specific concerns under Rules and Regulations found in this booklet. In monthly Board of Director's meetings, at least 30 minutes are set aside for these concerns under open forum. Requests for concern/suggestion forms:

1. Forms are available in the Association office located in the Community Center.
2. Strict confidentiality will be maintained.
3. The Board of Directors will review concerns and provide Members with a written response within a two-week period.

4. Any Member may then appeal to the Board of Directors if that Member is not satisfied with the action, policy, procedure, or response related to the Member's concern or issue.

The Board of Directors and its various committees serve all Members and associate Members. All Members and associate members are encouraged to voice their concerns and suggestions by attending the monthly meetings, which are held on the second Thursday night of each month. Members and associate members should advise the Board of any suggestions as well as any concerns regarding rules and regulations or policies and procedures.

**Thank you for all your efforts to make Lake Forest Estates
the kind of community you will be proud to call home.**

(Revised August 2017)

LAKE FOREST ESTATES

BY-LAWS

Lake Forest Estates By-Laws

Table of Contents

Article I	Name and Office	27
Article II	Members	27
Article III	Meetings of Members	29
Article IV	Board of Directors	32
Article V	Officers	36
Article VI	Election	38
Article VII	Order of Business	39
Article VIII	Committees	39
Article IX	Contracts, Loans, Checks Deposits and Funds	41
Article X	Books and Records	42
Article XI	Fiscal Year	42
Article XII	Seal	42
Article XIII	Waiver of Notice	43
Article XIV	Repeal or Amendment of Bylaws	44

BY-LAWS
Lake Forest Estates Community Association
A Not-For-Profit Corporation

Article I

NAME AND OFFICE

Section 1. Name: The name of this Corporation shall be Lake Forest Estates Community Association.

Section 2. Principle Office: The principle office is located at 13765 Lakewood Drive, Ste. Genevieve, Missouri, 63670.

Section 3. Registered Office and Agent: The Corporation shall have and continuously maintain in the State of Missouri a registered office and a registered agent (current President) whose office is identical with such registered office.

Article II

MEMBERS

Section 1. Class and Number of Members: The Corporation shall have one class of Members and shall make all reasonable efforts to maintain a broad community-wide Membership of not less than one hundred (100) in number. Every person who is a recorded owner of any lot in Lake Forest Estates subdivision shall be a Member of the Association, provided that Membership privileges shall be limited to one family unit (spouses and unmarried children) per lot, and if more than one family unit or a corporation, partnership, association, or other entity are record owners of any one lot, one family unit shall be designated in writing to the Association as Members, and other record owners of said lot and person deriving ownership through their relationship to a corporation, partnership, association or other entity shall be deemed guest of said family unit with respect to Membership and guest privileges and responsibilities.

Section 2. Assessment: The annual assessment for homeowners and lot owners without houses, shall be fixed by the Board of Directors and approved by the Members at any annual meeting or special meeting called for this purpose. No person shall attain Membership before paying the Treasurer the annual assessment. Assessments are due March 1.

Assessment payments can be made by the following: once a year, or for an additional handling charge as determined by the Board of Directors for installment payments either semi-annually or quarterly. Liens will be filed for any past due assessments. Legal action will be taken to collect any unsatisfied liens.

No combined lots may be resold individually without payment of all back assessments on combined lots from time of combining to time of subdividing. No half lots can be sold. All combined lots must have a single deed.

Any or all privileges of any Member or associate member may be suspended for:

A) Delinquent assessments.

B) A violation of the Covenants and Restrictions after notification in writing by the Board of Directors.

C) Violations of the Rules, Regulations, and Bylaws of Association after notification in writing by the Board of Directors.

D) During any period that a fine for a violation has been levied and remains unpaid.

E) When a person under the age of 18 years of age is suspended from any activity, parents or guardians will be notified.

Section 3. Voting Rights: Each Member (each lot represents one Member) shall be entitled to one vote on each matter submitted to a vote of the Members.

Section 4. Suspension of Membership Privileges: The Board of Directors may suspend all privileges (use of the lakes, beach, pool, tennis court, community center, or other community property) of any Member, including voting privileges for:

A) The period during which the Member is delinquent in any Association fee, fines, charge, or assessment.

B) Any/or continued violations of the Covenants, Rules and Regulations or Bylaws.

Article III

MEETINGS OF MEMBERS

As used in these Bylaws the following terms are defined as follows:

Association shall mean Lake Forest Estates Community Association, a not-for-profit corporation organized under the Laws of the State of Missouri.

Board shall mean the Board of Directors of the Association.

Bylaws shall mean the Bylaws of the Association.

Subdivision shall mean and include all the lots and parcels of land situated in Ste. Genevieve County, Missouri, and generally referred to as Lake Forest Estates according to plats recorded in the Plat Book 2 at pages 15, 29, 36 and 58, and any changed subdivision of these original plats, all as are recorded in the land records of Ste. Genevieve County, Missouri, and all lots and parcels of land added thereto with written consent of the Board of Directors.

Owners shall mean and include the legal title owner of any lot in the subdivision. It shall not include a person or corporation whose interest in a lot is only as a holder of a deed of trust, mortgage, or other security interest, or any other use.

Restrictions shall mean and include the Declaration of Covenants and Restrictions of Lake Forest Estates, Inc., imposed by the use and occupancy of the subdivision as recorded in Book 191, page 362 in the office of the Recorder of Deeds for Ste. Genevieve County, Missouri, and any amendments thereto.

Rules shall mean and include Lake Forest Estates Community Association Rules and Regulations.

Section 1. Annual Meeting: The annual meeting of the Members shall be held on the last Sunday in April of each year at such time as determined by the Board of Directors for the purpose of electing Directors and for the transaction of such other business as may come before the meeting. The order of business at the Annual Meeting shall be:

- A) Reading and approval of the previous year's minutes.
- B) Reports of officers and committees.
- C) Old Business.
- D) New Business.
- E) Announcement of the results of election of Directors.
- F) Adjournment.

If the election of Directors shall not be held on the designated day for the annual meeting, or at any adjournment thereof, the Board of Directors shall cause the election to be held at a special meeting of the Members as soon thereafter as convenient.

Section 2. Special Meetings: Special meetings of the Members, for any purpose or purposes, unless otherwise prescribed by statute, may be called by the President, a majority of the Board of Directors, or not less than sixty (60) percent of the Members who must be in good standing.

Section 3. Place of Meeting: Meetings shall be held at the Community Center of Lake Forest Estates, except that the Board of Directors, may by resolution, designate any place within or not more than twenty (20) miles from Lake Forest Estates as the place of meeting for any annual or special meeting.

Section 4. Notices of Meetings: Written or printed notice stating the place, day and hour of the meeting, and in case of a special meeting, the purpose of which the meeting is called, shall be delivered not less than seven (7) days nor more than sixty (60) days before the date of the meeting, either personally or by mail to each Member entitled to vote at such meeting. If mailed, the notice of Meeting shall be deemed to be delivered when deposited in the United States mail addressed to the Member at his/her address as it appears on the records of the Corporation with postage herein prepaid.

Section 5. Informal Action by Members: Any action required by law to be taken at a meeting of the Members, or any other action which may be taken at a meeting of Members, may be held without written consent or approval of all the Members, setting forth action so taken.

Section 6. Quorum: At the Annual Meeting of the Members, a quorum shall consist of ten (10) percent of the Members either present or by proxy. At a special meeting called by sixty (60) percent of the Members a quorum shall consist of sixty (60) percent of the Members present or by proxy. If the required quorum is not forthcoming, a subsequent meeting may be called, and the quorum at this meeting shall be thirty (30) percent provided no such subsequent meeting shall be held more than 60 days from the preceding meeting. If a quorum is not present at any meeting of the Members, a majority of the Members present may adjourn the meeting from time to time without further notice.

Section 7: Proxies:

A) At any meeting of the Members, a Member in good standing is entitled to vote may vote by proxy executed in writing by the Member. No proxy shall be valid after eleven (11) months from the date of its execution. A proxy may be cancelled by notice executed by the Member with like formality and delivered to the Secretary.

B) At each meeting of the Members, every Member in good standing shall be entitled to vote in person or by proxy and shall be entitled to cast one vote. The vote for Directors shall be by ballot. Only the person in whose name Membership is standing on the books of the Corporation the day of such meeting shall be entitled to vote in person or by proxy.

C) For any person to represent a Member by proxy, such person must submit their power of attorney to the Secretary of the Board for Examination at least one (1) hour before the time of the meeting.

D) When the Secretary has certified the power of attorney in good order, the proxy holder shall have the right to do any and all things which might be done by the Member were he/she present in person, which right shall include the establishment of a quorum and the organizing of any meeting.

Article IV

BOARD OF DIRECTORS

Section 1. Powers of the Board of Directors: The business and affairs of the Corporation shall be managed by its Board of Directors. The Board shall have and is vested with all and unlimited powers and authorities, except as it may be expressly limited by law, the Articles of Incorporation, or these Bylaws to supervise, control, direct and manage the property, affairs and activities of the Corporation, to determine the policies of the Corporation, to do or cause to be done any and all lawful things for and on behalf of the Corporation, to exercise or cause to be exercised any or all of its powers, privileges or franchises, and to seek the effectuation of its objects and purposes; provided however, that (I) The Board of Directors shall not authorize or permit the Corporation to engage in any activity not permitted to be transacted by the Articles of Incorporation or by a corporation organized as a nonprofit corporation under the Act. (II) None of the Powers of the Corporation shall be exercised to carry on activities, otherwise than as an insubstantial part of its activities, which are not themselves in furtherance of the purposes of

the Corporation, (III) All income and property of the Corporation shall be applied exclusively for its nonprofit purposes and shall not inure to the benefit of any private entity or person, (IV) To borrow money, make contracts and secure the same by encumbering or pledging part of all of the Association property to carry out the purposes of the Association and (V) Maintain, administer and enforce the Declaration of Covenants and Restrictions, and to collect and disburse the assessments and charges created in these Bylaws.

Section 2. Liability of Directors and Officers:

A) No Director, Officer of the Association, Employee, or Committee Member shall be liable for any act of omission or commission by or of any other Director, Members of any agent, attorney, auditor, Committee Member or employee selected by the Board of Directors with reasonable care.

B) No Director shall be individually personally liable for any obligation incurred by the Board of Directors acting as such or for any obligation of the Association, for his/her own act or failure to act unless said (act(s) or failure to act shall have been with intent to defraud the Association.

C) In the event any Director, Officer, Committee Member, or employee shall be named a defendant in any civil action brought against him/her by virtue of any action or failure to act by him/herself, he/she shall be held harmless by, and reimbursed by the Association for:

All costs and expenses incurred by him/her in defense of said suit, including without limitation, attorney(s) fees.

The amount of any judgment rendered against him/her.

Section 3. Number of Directors: Qualifications: The number of Directors the Corporation to constitute the Board of Directors shall be seven (7). The number of Directors may be increased or decreased by amendment to these Bylaws in accordance with the Act, provided, however, that the number of Directors shall in no event be less than three (3). Each Director shall be a citizen of the United States of America, be an Association Member and be current in their annual assessment and otherwise be in good standing in the community.

Each Director shall be entitled to one (1) vote on each matter submitted to a vote of the Board of Directors.

Section 4. Regular Meetings: An annual regular meeting of the Board of Directors shall be held without other notice than this Bylaw on the last Sunday in April. The Board may provide, by resolution, the time and place for the holding of additional regular meetings within or not more than twenty (20) miles from Lake Forest Estates without other notice than such resolution.

Section 5. Special Meetings: Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) Directors. The person or persons authorized to call special meetings of the Board may fix any place within, or not more than twenty (20) miles from Lake Forest Estates, for holding any special meeting of the Board of Directors called by them.

Section 6. Notice: Notice of any special meeting of the Board of Directors shall be given at least two (2) days previous thereto by written notice delivered personally; four (4) days' notice sent by mail, to each Director as his/her name appears on the records of the Corporation. Any Director may waive notice of any meeting. The attendance of a Director at a meeting shall constitute a waiver of notice of such meeting, except where a Director attends a meeting for the express purpose of objecting to the transaction of any business, because the meeting is not lawfully called or convened.

Section 7. Quorum: A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board, but if less than such a majority is present at a meeting, a majority of the Directors may adjourn the meeting from time to time without further notice.

Section 8. Manner of Acting: The act of the majority of the Directors present at a meeting at which a quorum is present shall be the act of the Board of Directors. The Board may also act by written consent or approval of all the Directors of the Corporation setting forth the action taken.

Section 9. Vacancies: If a vacancy occurs during the year, such vacancy shall be filled by the appointment of a Member of the Board of Directors to fill the vacancy until the next election, at which time a Member will be elected to fill the unexpired term, or a Member will be elected for a full term, if needed.

Section 10. Compensation: Directors as such shall not receive any compensation for their services as Directors.

Section 11. Directors: Residuary Powers: The Board shall have the powers and duties necessary or appropriate for the administration of the affairs of the Corporation.

Section 12. Directors Removal from Office: A Director may be removed from office, for cause, by the vote of not less than three-fourths of the Members present at a meeting, provided notice of such action shall have been duly given in the notice of the meeting, and provided the Director has been informed in writing of the charges preferred against him/her at least ten (10) days before such meeting. The Director involved shall be given the opportunity to be heard at such meeting. Any vacancy created by the removal of a Director shall be filled by a majority vote, which may be taken at the same meeting, at which such removal shall take place.

Section 13. Directors Absence from Meetings: Any Director who is absent from three (3) consecutive meetings without an excuse satisfactory to the Board shall be deemed to have surrendered the office as Director.

Section 14. Proxies:

A) At any meeting of the Directors, a Director entitled to vote may vote by proxy executed in writing by the Director. No proxy shall be valid after eleven (11) months from the date of its execution. A proxy may be cancelled by notice executed by the Member with like formality and delivered to the Secretary.

B) At each meeting of the Board of Directors, every Director shall be entitled to vote in person or by proxy and shall be entitled to cast one vote. The votes for Directors shall be by ballot. Only the person in whose name directorship is standing on the books of the Corporation on the day of such meeting shall be entitled to vote in person or by proxy.

Article V

OFFICERS

Section 1. Officers: The Officers of the Corporation shall be a President, a Vice President, a Secretary, and a Treasurer, each of whom shall be elected by the Board of Directors. Such other officers as may be deemed necessary may be elected or appointed by the Board. The offices of Secretary and Treasurer may be combined and held by the same person.

Section 2. Election and Term of Office: The officers of the Corporation shall be elected annually by the Board at the regular annual meeting of the Board of Directors. If the election of officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Each officer shall hold office until his/her successor shall have been duly elected and shall have qualified, or until he/she shall resign or shall have been removed in the manner hereinafter provided.

Section 3. Removal: Any officer or agent elected or appointed by the Board of Directors may be removed by the Board by a majority vote of the remaining Directors whenever in its judgment the best interests of the Corporation would be served thereby, but such removal shall be held without prejudice to the contract rights, if any, of the person so removed.

Section 4. President: The President shall be the principal Executive Officer of the Corporation and shall in general supervise and control all of the business and affairs of the Corporation. He/she shall when present preside at all meetings of the Board. He/she may sign with the Secretary or any other proper officer of the Corporation thereunto authorized by the Board of Directors, any deeds, mortgages, bonds, contracts or other instruments which the Board has authorized to be executed, except in cases where the signing and execution thereof shall be expressly delegated by the Board of Directors or by these Bylaws to some other officer or agent of the Corporation or shall be required by law to be otherwise signed or executed and in general shall perform all duties incident to the office of President and such other duties as may be prescribed by the Board from time to time.

Section 5. Vice President: In the absence of the President or in the event of his/her death, inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him/her by the President or by the Board of Directors.

Section 6. Secretary: The Secretary shall keep the minutes of the Board meetings in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these Bylaws or as required by law; be custodian of Corporation records and of the Seal of the Corporation, and see that the Seal of the Corporation is affixed to all documents the execution of which, on behalf of the Corporation, under its seal is duly authorized; keep a register of all Members and their post office addresses; prepare and cause to be delivered to the Secretary of the State of Missouri, on forms prescribed and furnished by the Secretary of State, thirty (30) days after the first day of July of each year, an annual report in compliance with the provisions of the statutes of the State of Missouri; and in general, perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to him/her by the President or by the Board of Directors.

Section 7. Treasurer: He/she shall have charge and custody of and be responsible for all funds and securities of the Corporation; receive and give receipts for monies due and payable to the Corporation from any source whatsoever; deposit all such monies in the name of the Corporation in such banks, trust companies, or other depositories as shall be selected in accordance with the provisions of Article X of these Bylaws; and in general, perform all duties incident to the office of Treasurer and such other duties as from time to time may be assigned to him/her by the President of the Board.

Article VI

ELECTION

Section 1. The Directors of this Corporation shall be elected at the annual meeting to be held on the last Sunday of April each year.

Section 2. If a vacancy occurs during the year, such vacancy shall be filled by the appointment of a Member of the Board of Directors to fill the vacancy until the next election, at which time a Member will be elected to fill the unexpired term, or a Member will be elected for a full term, if needed.

Section 3. Three Directors shall be elected one year and two directors shall be elected in each of the two following years and shall hold office for a period of three years, or until their successor shall be elected.

Section 4. All officers shall serve for terms of one year.

Section 5. The election shall be held orally, or by ballot as directed by the President of the Board of Directors. The person receiving the majority of the votes will be declared elected.

Section 6. The President shall appoint a Nominating Committee at the January meeting to nominate the candidates for the election of Directors.

Section 7. Any Member has the privilege of placing in nomination the name of a Member he/she may so desire.

Section 8. Officers and directors will be permitted to succeed themselves.

Section 9. Officers shall be elected from the Board of Directors by the Members of the Board.

Article VII

ORDER OF BUSINESS

Section 1. Order of Business: The order of business at any regular or special meeting of the Board of Directors shall be:

- A) Reading and disposal of any unapproved minutes.
- B) Reports of officers, committees, and community manager.
- C) Unfinished business.
- D) New Business.
- E) Open Forum.
- F) Adjournment.

Section 2. Parliamentary Procedure: On questions of parliamentary procedure not covered by these Bylaws, a ruling by the President of the Board of Directors shall prevail.

Article VIII

COMMITTEES

Section 1. Committee Directors: The Board of Directors, by resolution adopted by a majority of the Directors in office, may designate one or more committees, each of which shall consist of one or more Directors, which shall not operate to relieve the Board, or any individual Director, of any responsibility imposed upon it or him/her by law.

Section 2. Other Committees: Other committees not having and exercising the authority of the Board of Directors in the management of the Corporation may be designated by a resolution adopted by a majority of the Directors present at a meeting at which a quorum is present. The Board from time to time may appoint to a committee, local citizens that would benefit the Corporation but are not Members of the Corporation. Any Member thereof may be removed by the person or persons authorized to appoint such Members, whenever in their judgment the best interest of the Corporation shall be served by such removal.

Section 3. Term of Office: Each Member of a committee shall continue as such until the next annual meeting of the Members of the Corporation and until his/her successor is appointed, unless the committee shall be sooner terminated, or unless such Member be removed from such committee, or unless such Member shall cease to qualify as a Member thereof.

Section 4. Chairman: One Member of each committee shall be appointed chairman by the person or persons authorized to appoint the Members thereof.

Section 5. Vacancies: Vacancies in the Membership of any committee may be filled by appointments made in the same manner as provided in the case of the original appointments.

Section 6. Quorum: Unless otherwise provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum, and the act of a majority of the Members present at a meeting at which a quorum is present, shall be the act of the committee.

Section 7. Rules: Each committee may adopt rules for its own government not inconsistent with these Bylaws or with rules adopted by the Board of Directors.

Article IX

CONTRACTS, LOANS, CHECKS, DEPOSITS AND FUNDS

Section 1. Contracts: The Board of Directors may authorize any officer or officers, agent or agents, to enter into any contract or execute any instrument in the name of and on behalf of the Corporation, and such authority may be general or confined to specific instances.

Section 2. Loans: No loan shall be contracted on behalf of the Corporation, and no evidence of indebtedness shall be issued in its name, unless authorized by a resolution of the Board of Directors. Such authority may be general or confined to specific instances.

Section 3. Checks, Drafts, etc.: All checks, drafts or other orders for the payment of money, note or other evidence of indebtedness issued in the name of the Corporation, shall be signed by such officer(s), or agent(s) of the Corporation and in such manner as shall from time to time be determined by resolution of the Board of Directors. In the absence of such determination by the Board, such instruments shall be signed by the President and countersigned by the Treasurer of the Corporation.

Section 4. Deposits: All funds of the Corporation shall be deposited from time to time to the credit of the Corporation in such bank, trust company, or other depository as the Board of Directors may decide.

Section 5. Gifts: The Board may accept on behalf of the Corporation any contribution, gift, bequest or device for the general purpose or for any special purpose of the Corporation.

Article X

BOOKS AND RECORDS

The Corporation shall keep, correct and complete books and records of account and shall also keep minutes of the proceedings of its Members, the Board of Directors, and the committees having any of the authority of the Board, and shall keep at the registered or principal office a record giving the names and addresses of the Board of Directors. All books and records of the Corporation may be inspected by any Director, or his agent or attorney, for any proper purpose at any reasonable time. The Board shall cause an audit of the records of the Corporation to be made each year by an auditor.

Article XI

FISCAL YEAR

The fiscal year of the Corporation shall begin on the first day of March, and end on the last day of February in the following year.

Article XII

SEAL

The Board of Directors shall provide a corporate seal which shall be circular in form and shall have inscribed thereon the name of the Corporation, the State of Incorporation and the words, "Corporate Seal."

Article XIII

WAIVER OF NOTICE

Unless otherwise provided by law, whenever any notice is required to be given to any Member or Director of the Corporation under the provisions of these Bylaws, or under the provisions of the Articles of Incorporation a waiver thereof, in writing, signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

Article XIV

REPEAL OR AMENDMENT OF BYLAWS

These Bylaws may be altered by Members present at any annual meeting of the Members, or at any special meeting of the Members called for such purpose, at which a quorum is present; provided, however, no such action shall change the purposes of the Corporation so as to impair its right and powers under the laws of said State, or to waive any requirement of bond of any provision for the safety and security of the property and funds of the Corporation or its Members, or to deprive any Member without his/her express assent of rights, privileges or immunities then existing. Notice of any amendment to be offered at any meeting shall be given not less than seven (7) nor more than sixty (60) days before such meeting and shall set forth such amendment.

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned Secretary of the Corporation identified in the foregoing Bylaws does hereby certify that foregoing Bylaws were duly adopted by the Members of said Corporation, as Bylaws of said Corporation, on the 23rd day of April 2006 at a duly called and constituted meeting of the Members, and that they do now constitute the Bylaws of said Corporation.

Daryl Buchheit
Secretary
(Corporate Seal)