

LAKE FOREST ESTATES

RULES

&

REGULATIONS

April 23th, 2023

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

Table of Contents

History and General Information	4
Membership and Guest Privileges	5
Renting	6
Sanitation Rules	6
Lake Rules	7
Boating and Skiing Rules	7
Fishing Rules	9
Marina, Beach, and Picnic Area Rules	9
Swimming Pool Rules	9
Dog Control Rules	10
ATV Rules	10
Community Center Rules	12
Fee Schedule (for Community Hall & Pool)	12
Hunting Rules	12
Public Sales	13
Construction Load Limits	13
Construction Fees	13
Construction Rules	14
Miscellaneous Rules	17
Boat/Storage Sheds	17
Vehicles	17
Lighting	18
TV and Radio Antennas/Dishes	18
Structures	20
Signs	20
Temporary Parking Along Street	20
Warnings, Hearings, Fines, and Suspension	20
Fine Schedule	22
Civil, Criminal and Court Action	22
Grievances by Members and Associates	23

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 does not allow renting of any kind to include short-term, long-term, VRBO and Airbnb, etc.

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 to include leaves blown into any lake as a form of disposal. First offense will be a \$500 fine to the property owner increasing by \$500 for each offense. Contracted leaf blowing/removal must include removal without disposal into any lake. Burning of leaves is acceptable.

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 re-registered 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 with the third displayed on the trailer. These decals are not transferable. The lot owner will display decals on any boat designated as that owner's boat. Any property owner who has previously owned and registered a boat and uses that boat or any new boat without registering that boat by March 31st WILL incur a \$100 fine for the first offense. Each subsequent offense will increase the fine by \$100 and potentially lose boating privileges.

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 or parked anywhere except a boat slip. No parking on seawalls for more than the daylight hours of that day. Boats must be parked in either a private slip, at the

marina or trailered out. No anchoring out in the lake overnight. Warning will be issued for the first offense with a \$100 fine for each subsequent offense.

8. All persons operating a motorboat 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 navigational lights on Lake Anne while the dam lights are on.

11. No wake is allowed after dusk which is defined as when the dam lights are on.

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

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

14. While pulling skiers, tubers or any device, an observer with a flag properly displayed must accompany the driver. All skiers must wear life jackets.

15. All boats pulling skiers, tubers or any device must stay at least 50 feet apart and should not follow directly behind the boat ahead.

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

17. No boat shall be anchored or moored on Lake Anne overnight.

18. No boat shall be anchored on Lake Anne outside of the buoyed area. Exception to this rule are people fishing within 25 feet of the shoreline.

19. Water skiing hours will be from 10:00 A.M. until sundown. Skiers must be off Lake Ann during dusk and dark hours. Dusk is defined as when the Lake Anne dam lights come on.

20. 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.

21. All boats, skiers, tubers or any device being towed, must stay at least 25 feet from the shoreline except when launching or docking.

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

23. All boat operators must observe “NO WAKE” buoys.

24. No floating devices such as but not limited to, Lily Pads, inflatable rafts, shall be left on any lake overnight.

25. 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 \$300. No weekend rentals or subletting.

2. Boat Trailers may not be parked at the marina or any boat ramp overnight. Warning will be issued for first offense and \$100 fine for subsequent offenses and potential loss of boating privileges.

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 dogs 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 the same. Each dog or cat owner will be liable to replace any/all objects destroyed or damaged by the owner's pet. Nuisance and or aggressive animals will be addressed on a case-by-case basis.

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 unless manufacturers recommendations allow for more than two persons.

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. An orange safety 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 and subsequent offenses, a \$100 fine will be assessed. Any further offenses of the vehicle within LFE can result in the loss of all LFE privileges. Non-residents will be fined as able or have access to LFE restricted.

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, gazeboes, 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).....\$100.00

Boat slip, house, or lake wall permit (nonrefundable)\$100.00

Boat slip, roof, gazebo, driveway, sidewalk, patio, deck\$100.00 or porch (nonrefundable)

Permit expiration date for new home construction is 9 months.

Driveway, sidewalks and patios, 2 months; boat slip, house, lake wall or home addition is 3 months. One free 2 month or 3-month extension, as applicable, may be requested PRIOR to permit expiration. Non-completion of the project by the permit end date, original or extension, will result in a \$100.00 fine, payable in 15 days. Non-payment in 15 days shall cause the fine to double to \$200.00, payable by the 30th day after permit expiration. Non-payment of the \$200.00 fine by 30th day shall cause the fine to double again to \$400.00. Non-payment of the \$400 fine, within 45 total days from the permit expiration date, shall cause action to be taken by the LFE Board including privilege forfeiture and/or liens against the property in question.

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.

All new construction must have a hard surfaced driveway.

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 \$2,000,000). 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 motor vehicle shall be kept or stored for an extended period of time (72 hours) unless it is parked on a paved or gravel surface.

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

The Purpose of this rule shall be defined in three types:

Temporary, Permanent, Decorative

A. Temporary: To be utilized for 30 days or less, i.e., political, school.

1. A Temporary sign shall be any fixed, ground-mounted display recognizing a new student, student of the month, teacher of the month etc.

Rules are as follows:

- An individual sign may be no larger than 18 inches tall and 24 inches wide.
- The top of the sign may be no more than 36 inches from the ground.
- All signs must be located at least 15 feet from the road.
- Signs must not obstruct a driver’s vision of the road ahead, such as on a curve.
- All signs must be on the lot owner’s property, no signs may be placed on common ground or a neighbor’s lot.
- Signs may remain for 14 days.
- Signs must not be visible from the lake.
- There can be no more than one political sign for any one candidate or ballot issue on a lot.
- Political signs may not be posted more than 30 days prior to an election and must be removed within one day after the election.

- For Sale signs are not allowed in any form or location. An “Open House” sign may be displayed for the event duration.

B. Permanent: Any sign mounted, placed in the ground, or hung with the expectations of long use.

- Permanent Signs of any kind are not allowed. The only exception being those covered under the rules for an address/name sign.

C. Decorative: A sign displaying a salutation or image not political or religious in nature,

i.e., “Welcome”, “Hello”, “Shalom”, “Aloha”

Holiday & Seasonal signs, i.e., “Merry Christmas”, “Happy Thanksgiving”, “Happy Spring” or “Welcome Summer” etc.

- Decorative sign may be placed on a porch, doorstep, patio or against the front of a dwelling, but must remain less than 10’ from the outside wall.

Temporary Parking Along Street

Granule parking can be established along street if it does not exceed 10’ from the street. Hard pavement parking alongside the street is not to exceed 10’ by 20’ total. This area cannot be over any utilities that have a shut off valve on a known connection to utilities.

All temporary parking car, camper or boat will be allowed for no more than 24 hours.

Lake Forest is not responsible and is not liable to reinstall hard surfaces if area must be excavated to work on utilities. It is understood that this is the homeowner’s responsibility.

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. Every fine will begin at \$100 unless otherwise specified. After 15 days, fines will be doubled (\$200) for non-compliance unless the Board approves. After 30 days, fines will double again (\$400) for non-compliance. Generally, a violation of a boating, fishing, skiing rule, or regulation is subject to a warning with the first citation unless otherwise noted. Liens against property can be used when necessary and that lien recorded in the Ste. Genevieve County Courthouse at the County Recorder's office.

The fine for failure to have the allowable size of boat or current boat and motor identification sticker and Lake Forest Estates stickers on any boat used on any lake in Lake Forest Estates after March 31st of each year is \$100. Boat must be removed immediately for violation.

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 \$100 for each subsequent violation. Non-residents may have access to LFE restricted.

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:

The procedure for fines will be a letter notifying the resident of the rule violation. If the corrected within the specified time in the letter, a \$100 fine will be levied and sent to the resident. Failure to correct the violation and pay the \$100 fine may result in increasing fines and result in loss of all Lake Forest privileges.

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 any member's privileges are suspended or revoked a registered letter shall be sent and copies as well as a record of receipt

will be kept on file.

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.

1. 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 April 23th, 2023)