GREY ROCK OWNERS RULES AND REGULATIONS

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I. APPLICATION

A. These Rules and Regulations are adopted and published pursuant to the Declaration of Grey Rock and the Bylaws of Grey Rock Property Owners Association, Inc. In case of any conflicts between these Rules and Regulations and the Declaration, or Bylaws, the Declaration and Bylaws shall be given precedence. The Declarant and/or the Board of Directors reserves the right to amend, repeal or add to these Rules and Regulations in its sole discretion.

B. Unless otherwise stated, rules applying to Owners (defined in the Declaration) apply to the Owner's family members and the owner's invitees, guests, contractors, or lessees. Owners are responsible for the conduct of his or her family members and for the conduct of his or her invitees, guests, contractors, or lessees. Owners shall be responsible for any rule violations committed by such persons.

II. GENERAL

A. Noise: Owners shall not make excessive noise. Radios, televisions, amplifiers, musical instruments, power tools and equipment, etc. shall be used in such a way and at such times so as to minimize disturbance to others.

B. Advertisements: No resident shall post any advertisements or posters of any kind in or on the Association Properties except as authorized by the Board of Directors.

C. "For Sale" and "Open House" Signs: "For Sale" signs and the like shall be displayed only on the lot being marketed for sale. "Open House" signs may be displayed at the front gate only on the day of the open house.

D. Pets: Dogs, cats and other commonly recognized household pets may be kept by residents so long as such animals do not unreasonably disturb or annoy other residents or become a nuisance to the community.

E. Garbage and Trash: Depositing of garbage or trash on the Association Properties is prohibited.

F. Assumption of Risk: Owners and their guests assume all risks associated with the use of the Lakes and the Recreation Areas. Owners shall have no claim or cause of action against the Association for injuries or damages arising out of or resulting from the use of the Lakes or the Recreation Areas. Owners shall hold the Association, Association Members and the Board of Directors harmless from any claims or causes of actions asserted by the Owner's Guest for injuries or damages arising out of or resulting from the use of the Lakes or the Recreation Areas.

G. Damage to Association Property: Owners are responsible for any damage to Association Property caused by the Owner, family members, invitees, guests, contractors, or lessees.

III. LAKE LUCILE AND SWIFT LAKE

A. Use by Owners: All Owners and their immediate family (parents, children, spouses of children and grandchildren) may use the lakes and boats owned by the Association; provided no more than four boats shall be on a lake at one time.

B. Use by Guests: Guests of the Owners, must be accompanied by the Owner or by a member of the Owner's immediate family.

C. Use of Personal Boats: Owners, their immediate family and their guests are encouraged to use the boats owned by the Association and located at the Association Boathouses; however, Owners and/or their immediate family members may use their personal boats after receiving written permission of the Association.

D. Lake Lot Docks: A small boat slip that "hugs" the bank will be allowed. See Design Guidelines.

E. Bank Fishing by Guests: Bank fishing is restricted to the Recreation Areas (of course, Owners of lake lots can fish along the banks of their lots). Guests fishing off the bank in the Recreation Areas must be accompanied by the Owner or by a member of the Owner's immediate family.

F. Motors: Boats shall be propelled manually or by the use of electric motors.

G. Type and Length of Boats: Only fishing boats and canoes may be used on the lakes. The maximum boat length shall be 20 feet.

H. Special Group Activities: Owners must request permission from the Board of Directors before using two (2) or more boats on the lake at one time. Permission for such group activities must be requested no less than seven (7) calendar days in advance. The Owner or an immediate family member must actively participate and supervise all such special group activities.

I. Safety Rules: Owners shall be responsible for the safety of their Guests. All boating shall adhere to boating safety regulations, including those issued by the United States Coast Guard. Children shall be property supervised.

J. Access: The access point for ingress and egress to the lakes shall be those parcels of land denominated Recreation area on the Plat. No other access shall be had or allowed except as approved by the Architectural Control Committee. This rule does not apply to lake lot Owners who have boats permanently stationed at an approved dock. When using the boat ramp for ingress or egress to the lakes the Owner or the Guest shall secure the chain and lock after leaving said lake.

K. Trash, Waste, etc.: Owners and their Guests shall not deposit any rubbish, debris, trash, or waste (human or otherwise) into the lakes.

L. Docks: All Docks must be approved by the Architectural Control Committee.

M. Water or Jet Skiing: There shall be no water skiing or jet skiing on Swift Lake or Lake Lucile.

N. Fishing:

1. When: Fishing shall be conducted during daylight hours.

2. Creel Limits: Creel limits may be periodically established and published by the Board of Directors based on the fish population.

3. Tackle: The use of multiple or set lines is prohibited. Fishing is limited to the use of one (1) hand held line.

4. Bait: All kinds of bait except live minnows may be used. Minnows are excluded because of the high risk of introducing unwanted or nuisance fish into the Lakes.

O. Use of Water: There shall be no taking of water from the lake by Owners for any purpose unless approved by the Board of Directors.

IV. RECREATION AREAS

A. Use by Guests: Guests using the Recreation Areas facilities must be accompanied by an Owner or by a member of the Owner's immediate family. Children shall be properly supervised.

V. CONSTRUCTION AND CONTRACTORS

A. Access: Construction workers are allowed access to and from the jobsite only. They are not allowed to use the Recreation Areas, the lakes, or ride around the property for reasons unrelated to the construction project.

B. Commercial Signs: Commercial signs displayed on lots during construction shall be limited to the display of the building permit and one sign displaying the name of the prime contractor.

C. Work Day and Work Week: Construction related work is allowed between 8:00 a.m. and 6:00 p.m. Monday through Friday, and between 9:00 a.m. and 5:00 p.m. on Saturday. No work will be permitted on Sundays.

D. Erosion Control: Owners shall control erosion during the course of construction. Silt control gates, temporary slope drains, baled straw erosion checks, and other erosion control measures shall be used as necessary.

E. Road Maintenance: Owners shall keep dirt off the road and perform all necessary cleaning. Owners shall be responsible for any excessive damage to the roadway at or near the Owner's Lot.

F. Portable Toilet: Owners shall maintain a portable toilet at the site throughout the course of construction.

G. Cleanup: Owners shall keep the site clean of trash, rubbish, and debris on a daily basis. Refuse containers or a dump truck must be located on the construction site.

H. Noise: Owners shall make sure that construction related noise is minimized. If radios, tape players, CD players, or the like are used, the volume should be set so as not to unreasonably disturb the neighborhood. Note: noise from one side of the lake carries to the other side with little interference.

VI. ENFORCEMENT OF RULES AND REGULATIONS

A. First Violation: Verbal warning to the Owner. If the responsible Owner is not present, and a violation committed by an invitee, guest, lessee, or contractor creates a continuing nuisance or necessitates immediate action, a member of the Board of Directors or someone designated by the Board of Directors will courteously notify the person violating the rule. In such cases, the responsible Property Owner will be contacted as soon thereafter as possible.

B. Second Violation: A fine of $25.00 per day and, at the discretion of the Board of Directors, the suspension of all Association privileges (namely, voting privileges and the use of Swift Lake, Lake Lucile and the Recreation Areas) for a period of thirty (30) days.

C. Third Violation: A fine of $250.00 and, at the discretion of the Board of Directors, the suspension of all Association privileges (namely, voting privileges and the use of Swift Lake, Lake Lucile and the Recreation Areas) for a period of one (1) year.

D. Fourth Violation: A fine in excess of $250.00 and the suspension of Association privileges for a period in excess of one year as determined by the Board of Directors.

VII. POLICY REGARDING PAYMENT OF ASSOCIATION DUES

A. Grey Rock Property Owners Association fees will be due once a year – on January 15. There will be a $25 late fee imposed on dues that have not been received by February 15.

B. After 30 days, a second bill including the imposed late fee will be mailed to the delinquent Property Owner(s). After 60 days, the delinquent Property Owner(s) will once again be notified - either by mail or by phone. After 90 days, the delinquent property owner(s) will be sent a notice explaining that unless dues and penalties are paid in full within the next 30 days, a lien will be filed. Interest at the rate of 1% per month will be charged for the second month and for any additional months until the delinquent dues are paid.

C. After 120 days, the Board will place a lien on the property. The cost of filing the lien and reasonable attorney's fees will be added to the outstanding bill.

D. The Board will have the option of filing for a small claims judgement if the account continues to remain delinquent for an extended period of time.

E. The Board will have the option of immediately placing a lien on any property that has been placed on the market for sale with an outstanding bill that is more than 30 days overdue.