

(OCTOBER 2015)
RULES AND REGULATIONS

EMERALD LAKES MOBILE HOME PARK

These Rules and Regulations have been developed for your convenience and protection and supersede and cancel all previous Rules and Regulations. If we are to be successful in achieving a high standard and quality of living in our Community, it is necessary that we have your cooperation. These Rules and Regulations apply to all "Homeowners" as defined in Chapter 723, Florida Statutes and "Members" of the Co-op as in Chapter 719 Florida Statutes (hereinafter collectively named ("Resident(s)")) and to Renters and Guests where appropriate. The owner of the Park ("Community") is EMERALD LAKES CO-OP, INC. (hereinafter named Co-op or Management). All new Shareholders, Homeowners and Renters shall receive from Management a copy of Rules & Regulations to be read and signed that they will abide by them.

The rights of Management set forth in these Rules and Regulations are cumulative and failure of Management to exercise any rights shall not operate to forfeit any other rights of Management. No waiver by Management of any Rule or Regulation shall be deemed to constitute or imply a further waiver of that rule or any other rule or regulation. These Rules may be amended from time to time. All Homeowners will receive written notice of amendments 90 days prior to the effective date of the amendment. Any violation of these Rules and Regulations by a Resident will be considered a breach of the terms of tenancy and appropriate remedies may be enforced.

The Management team has many duties and responsibilities including the enforcement of the Rules & Regulations. While conflicts between neighbors are not within the scope of Management, the enforcement of the Rules & Regulations is, and, as such, violations should be referred to Management for resolution by filling out a RIF (Resident Input Form). Residents should consider the nature and severity of the offenses before reporting them.

I. ADMISSIONS OCCUPANCY

Emerald Lakes is a retirement community for 55+ persons. Management reserves the right to refuse admittance to the park. Residents shall not, without the written consent of the Directors of the Co-op ("Directors"), on such condition as the Directors may prescribe, occupy or use the mobile home and Homesite or permit the same or any part thereof to be occupied or used for any purpose other than as a private dwelling for Residents. In no event shall more than two persons permanently reside in the mobile home without the prior written consent of the Directors. One Resident in each mobile home shall be fifty-five (55) years of age or older. The second resident must be at least forty (40) years of age. However, if more than ninety-five (95%) of the mobile homes in the park are occupied by at least one person fifty-five (55) years or older, then the Directors, at their sole discretion, may (but are not required to) permit occupancy by two persons, neither of which is fifty-five (55) years or older, but both of whom must be

at least forty (40) years of age. No other person shall permanently reside in the unit who is not at least forty (40) years of age or older without the written consent of the Directors.

Prospective residents must provide written verification of age, furnish references, if requested, and be considered by the Directors to be compatible with other residents of the park. Any Home occupation or use permitted hereunder is subject to compliance with the rules and regulations and the bylaws of the Co-op, applicable zoning laws, building code or other rules and regulations of governmental authorities having jurisdiction, as may be amended from time to time. In addition to the foregoing, the unit may be occupied from time to time by qualifying guests of Resident, as long as such occupancy does not violate applicable zoning laws, building codes or other rules and regulations of governmental authorities having jurisdiction. Occupancy by guests of Resident shall be for a period of time not exceeding fifteen (15) consecutive days or thirty (30) total days per year, unless a longer period is approved in writing by the Directors. No guest may occupy the unit unless one or more of the Residents are then in occupancy or unless consented to in writing by the Directors.

II. MOBILE HOME AND HOMESITE

A. MOBILE HOME: All mobile homes, Homesites, and Waterfront structures, carports, porch additions, driveways and lawn ("Home" or "Homesite") shall be kept neat, orderly, clean and repaired. Damage caused by weathering, deterioration, storms, etc. must be restored to habitable condition. The Co-op may request that a Home be moved from the Park if it does not meet the required standards or it is not compatible in condition to other Homes in the Park. Failure to remove the Home upon request shall be considered a breach of the Rules and Regulations of the Park and constitute grounds for eviction. The Home must be a minimum of 12 feet wide. All skirting is to be split brick, manufactured aluminum or vinyl. The open space between the bricks is not to be more than half the length of the brick. All awnings, patio covers, carports and utility sheds are to be white aluminum or a color that matches the color of the Home. Patio covers are to be no less than 10 feet by 12 feet and carports are to be no less than 12 feet by 22 feet unless lot size prohibits those sizes. Patios and driveways are to be of concrete or pavers with the patios no less than 10 feet by 12 feet. Painting of driveway must be approved in writing by the Architectural Committee, before any such painting occurs.

For security purposes, each Home is furnished with an outdoor post light, which is connected to the Resident's electric meter. Residents are responsible for the upkeep of the post light, (which is to remain black and uniform), (can be purchased from the office) and are required to keep this light operating from dusk to dawn, whether at Home or away.

Yard ornaments are discouraged. These are permitted only by submitting drawings or specifications to management and obtaining prior written approval of the Architectural Committee. Ornaments shall be placed in flower beds and limited and tasteful in appearance. Yard ornaments referred to herein refer to both ceramic ornaments as well as windmills, weather vanes, sun dials, and other numerous and sundry items and paraphernalia commonly seen in many yards. This is to keep our lawn maintenance expenses down.

Homesites contain extensive underground utilities, including high voltage, electric transmission lines; therefore, any digging must have prior written Management approval.

Washing machines and/or dryers are only permitted in the Home or utility shed and are not permitted on open patios or in carports. Only furniture specifically designed for outdoor use is allowed outside the Home.

B. MAINTENANCE: Mobile homes and Homesites shall be attractively maintained by the Resident. The Resident is responsible for the Home, structural appurtenances, and all items located on the Homesite. Mowing and edging are provided by the Co-op. Maintenance of all trees and shrubs, flower beds, weeding and general lawn care of lawns including fertilization and treatment for insect infestation shall be the responsibility of the Resident. Watering is to be in compliance with local ordinances.

Residents leaving for a period of more than one (1) month must notify the office of their leaving and what arrangements they have made to care for their Homesite during absence. Homesites which are not maintained to the standards of the community will be maintained by the Co-op and a minimum fee of \$50.00 per occurrence will be charged. Maintenance of the landscaping is the responsibility of the Resident. A resident may implement "Florida-friendly landscaping" (as defined in Florida Statute Section 373.185) upon obtaining the prior written approval of Management. All new construction improvements or painting done or caused to be done by a Resident or Contractor to the exterior of a Home or on the Homesite must first meet Co-op guidelines and be approved in writing by Architectural/Structural Committee. All Contractors performing work in the community must be licensed and insured, and it is the responsibility of the Homeowner to ensure compliance.

Each Resident shall be responsible for replacement and servicing of his/her gas, electrical, television wires or connections. The Resident is responsible for the maintenance of electrical lines from the point of meter base to the mobile home, including the main disconnect.

Residents with Homes on the basin shall not, in any way, alter the waterfront of their lots without the prior written approval of the Directors. Residents may not permit non-owned watercraft to park at the resident's Homesite, dock, or in his/her slip, unless the resident has removed his/her watercraft from the Homesite, the boat slip and/or the docking facility. Extended stays by guest, visitor or invitee watercraft will need prior

written Co-op approval. Docks, dock covers, boat houses, boat lifts and boat lift covers constructed or altered on or adjacent to any Homesite will need prior written Co-op approval. No enclosed boathouses will be allowed.

All the above must have plans and drawings submitted to Co-op in accordance with all applicable laws, rules, ordinances or regulations.

C. STORAGE AND FENCES: Storage of untreated or hazardous material under the mobile home is not allowed. No items are to be stored or left outside of the Home unless they are in the enclosed attached storage shed or have been permitted in writing by Management. Fences and all such types of restrictions are prohibited, other than those perimeter fences, which are erected by the Co-op for the convenience and safety of the Residents.

D. CLOTHESLINES: For your convenience, clotheslines are provided by the Co-op next to the laundry.

E. AUTOMOBILES/RV: Only three (3) licensed vehicles are permitted to be parked at each Homesite. Permitted vehicles include automobiles, vans, and pick-up trucks. No vehicles shall be parked on the Community streets or lawns. All vehicles must be operable and parked completely in the driveway. Golf carts, mopeds, minibikes and motorcycles are permitted in the Community provided they are equipped with proper mufflers and are to be used as transportation by Residents in the Community. No minor children without a license will be permitted to operate any vehicle within the Community unless a licensed adult is present and said operation is permitted by law. This includes golf carts. Recreational vehicles, boats, all trailers, motor homes, service trucks (1/2 ton, semis and dump trucks) are not permitted in the Community, except for loading and unloading, which shall not exceed a 24-hour period. No major repairs or rebuilding of vehicles, trailers, recreational vehicles, or boats permitted on the Homesites. A boat and trailer or watercraft may be stored in the carport while the Resident is away for more than one month. No unlicensed vehicles are allowed in the Park. Residents and their guests shall park their vehicles only on their own driveways or neighboring driveways with written permission of the neighbor, or carports or designated parking spots around the clubhouse or maintenance shed. Those residents living on the Island should use the grassy area near the entrance for additional parking. Workers' vehicles can park in the street in front of the resident's home.

F. GARBAGE AND TRASH: All trash containers must be stored reasonably. Garbage and Trash pickup dates will be published at the Community Office and on the Community bulletin board. No garbage or trash is to be placed at curbside before noon prior to pick-up day. All tree and shrubbery trimmings must be put at curbside. All boxes must be flattened. No burning of trash, leaves or other materials is allowed. All containers must be placed by the edge of the driveway or lawn, but not in the street.

If in doubt concerning large disposals, please contact Management. Under NO circumstances are coffee grounds, grease, paper towels, or undissolvable materials to be run through the sewer system. It is required that all such items be disposed of in your garbage. Houseguests should be advised of these requirements. Proper disposal of refuse is extremely important.

III. MULTIPLE MOBILE HOME OWNERSHIP RESTRICTION: No person or entity, or the spouse of that person or an entity in which that person or his/her spouse has a material interest either in its own name or in a representative capacity, whether disclosed or undisclosed, may hold an interest of any type in more than two Mobile Homes located at Emerald Lakes Mobile Home Park at one time. This provision shall not apply to the Cooperative or institutional lenders who have an interest in the Mobile Homes as security or who obtain titles to

Mobile Homes in lieu of foreclosure or by judicial foreclosure proceedings or other legal proceeding. For purposes of the foregoing, an "institutional lender" shall mean and refer to banks, credit unions, savings and loan institutions, insurance companies and other financial businesses licensed by the State of Florida or by another state and which regularly engage in the business of lending to the general public. Compliance with this provision shall be a basis for denial or approval to transfer the Mobile Homes by sale, lease, or otherwise. The failure of a person or entity to fully disclose its interest in a Mobile Home being acquired shall be a basis for an action to set aside the transfer, and shall also constitute a basis for denial of the future right to transfer Mobile Homes to any other person or entity who participated in the transfer. In any proceeding arising under this provision, the prevailing party shall be entitled to recover its reasonable attorney's fees and cost.

IV. RESALE OF MEMBERSHIPS/MOBILE HOMES

If Homeowners desire to sell their Home or Members desire to sell their Memberships (Cooperative interests), the Co-op can assist in locating a buyer. Contact the Co-op office for assistance.

Subject to the provisions of the Florida Statutes Section 723.058 (for non-shareholder Residents), no prospective Residents or Renters will be admitted to the Community without the prior written approval of Management, which includes the Directors. Applications for admission (for which there may be a fee to the Community must be completed by all prospective Residents. Credit checks and criminal background checks will be done on anyone purchasing. Criminal background checks will be done on any additional occupant of a home who is not the owner of the share or home or does not hold a material interest in the entity owning the share or home.

"For Sale" or "For Rent" signs no larger than 10" x 12" may be displayed with the following restrictions:

- A. Only two (2) "For Sale" or "For Rent" signs may be displayed for each Home.
- B. "For Sale" or "For Rent" signs may be placed in the window of the mobile home and/or on the light post under the name sign.

V. VACATING MOBILE HOME LOT

- A. At least 30 days prior to vacating the mobile home lot and removing the mobile home, the Resident must notify park Management, in writing, of their intention to remove the mobile home together with the date of the planned removal and proper permits. Upon notifying the park Management, the Resident shall ensure that the vacated lot is left in acceptable condition in accordance with the following rules.
- B. All trash, clippings, and loose objects must be removed from the lot.
- C. All shrubs and trees must be trimmed. All foundation and other structures that are above ground level must be removed and the ground must be filled to grade.
- D. All water and sewer pipes and connections must be left in good repair.
- E. All electric cables must be removed.
- F. All meter boxes must be in a state of good repair.
- G. All cable T.V. wires must be in a state of good repair.
- H. The driveway must be cleared and cleaned.
- I. Management will inspect the vacated lot. In the event that there is non-compliance with above rules, park Management will bring the lot into compliance and will seek appropriate remedies.

VI. PETS

- A. For the purposes of these rules and regulations, a "Pet" is defined as a domesticated indoor household animal.
- B. Residents or Guests shall not be allowed to have a dog in the community.
- C. No Resident(s) shall be permitted to have more than two Pets in the Community.
- D. Every Pet owner must register his/her Pet with the Community Manager.
- E. No visitor or guest may bring Pets into the Community.
- F. All Residents must comply with applicable leash laws. No Pet shall be allowed to run freely in the Community or be left tied outside. Pets must be leashed when being walked outside of the Home and must not be allowed to trespass on other lots or the Co-ops' common grassed areas. Adults must accompany Pets when they are being walked.
- G. Pet owners are restricted to using their own yards for their Pet's toilet facilities. Pet owners must clean up their ' litter from the Homesite or wherever located.
- H. Where applicable, Pet owners must ensure that their Pets wear necessary tags or registration from the applicable governmental authority.
- I. If a Pet is not properly registered with Management and the appropriate governmental authority, the Pet must be removed from the Community.
- J. Noisy or unruly Pets about which written and justifiable complaints have been received by Management will not be permitted to remain in the Community and such Pets must be removed after receipt of the second written and justifiable complaint to Management.
- K. Pet owners are responsible for any damage of any kind to the person or property of

other Residents, guests, visitors or Community Employees.

L. Pet dishes for food and water must be kept in screened-in patios or in the Home.

M. All Pet owners shall comply with the applicable ordinance and codes of the City of Clermont, Florida. Stray animals (including Pets not on a leash) may be trapped and removed from the Community.

VII. PAYMENTS TO CO-OP

Rent, maintenance fees, and all assessments are due on the first day of the month and become delinquent after 4 p.m. on the fifth (5th) day of the month. A minimum fee of \$15.00 will be assessed for all delinquent payments. An additional penalty of \$10.00 will be assessed after the 15th day of each month. There shall be a minimum fee of \$25.00 for all checks returned for insufficient funds. Interest at the maximum legal rate shall be charged on all unpaid fees and assessments that are overdue by thirty (30) days or more.

VIII. SUBLETTING

Subletting is allowed only with the approval of Management. All prospective Renters must be approved by Management and acknowledge that they have received a copy of the community Rules and Regulations. ALL Residents who are subletting property located in the Emerald Lakes Community and their Renters, are required to register at the Office. A criminal background check will be done on any prospective sub lessee.

IX. RESIDENT INFORMATION

ALL Residents must furnish to the office the name, address, and phone number of a person to contact in case of an emergency. The office should be notified when the Resident is leaving the park for an extended period of time and when returning.

X.NOISE

Loud noise, boisterous conduct and any activities, including hobbies or avocations, which might pose a threat or create a significant inconvenience for the Residents of the community are prohibited. Please control the volume of your TV or radio at all times. Quiet shall be maintained between the hours of 9 p.m. and 8 a.m. (except for maintenance and emergencies).

XI. EVICTION

Co-op may evict shareholder Residents in accordance with the provisions of the Emerald Lakes Master Form Proprietary Lease, other applicable provisions of the cooperative's governing documents and Chapter 719 of the Florida Statutes and non-shareholder Residents in accordance with the applicable provisions of Florida Statutes Section 723.061.

XII. RESIDENTIAL COMMUNITY

Emerald Lakes Mobile Home Park is a RESIDENTIAL community. No business or commercial operation is permitted without the express written consent of the Directors. Said written consent, if received, can be rescinded with a thirty (30) day written notice from the Directors or immediately, if said activity constitutes a threat to the health,

safety, or general welfare and convenience of other Residents of the community.

XIII. MARINA

Emerald Lakes Co-op, Inc. and its Management assumes no liability or responsibility for any damages, claims, losses, expenses, or injuries arising from accidents or other incidents involving individual boats, boat docks or their operation. The boat basin and the community shoreline is a "No Wake" zone. Fish may not be cleaned at or near the waterfront nor are entrails to be thrown into the water. Extensive repairs, painting, overhauling or construction of boats is prohibited. Management has complete control of renting or sub-renting boat slips. Each Resident using a boat slip is responsible for his/her immediate area and to ensure that it is kept clean and orderly. Temporary parking is allowed along Mariner Dr. and at Clubhouse, while fishing or boating. No additions to boat docks/slips located on the common areas will be allowed, including covers/roofs.

XIV. HOT WATER HEATERS

All cold water input lines to water heaters must have an in-line check valve to prevent drainage of the tank. Management is not responsible for damage to electrical units or hot water tanks.

XV. PLUMBING FIXTURES

All new or replacement plumbing fixtures must be ultra-low volume plumbing features and must comply with the following maximum flow volumes at 80 PSI:

Toilets:	1.6 gal/flush
Urinals:	1.0 gal/flush
Shower heads:	2.5 gal/
Faucets (bathroom)	2.0 gal/
(kitchen)	2.5 gal/

XVI. RECREATION FACILITIES

Recreation facilities are provided for the use of Residents and guests.

All guests under 18 must be accompanied by an adult.

Equipment and facilities are to be used at your own risk.

Hours of operation and rules regarding each facility, i.e. laundry, pool, recreation building, shuffleboard, etc. are posted for your safety and convenience.

Private use of the Clubhouse and recreation facilities must be scheduled with Management. Residents shall deposit with Management the sum of \$200 plus a separate check for \$25 required fee. The \$200 deposit is refundable if facility is left in acceptable condition.

No bare feet or cleated shoes, nor swimsuits, are allowed in the Clubhouse.

Residents must receive approval from Management prior to posting larger than 8 ½" x 11" general notices on the Bulletin Board. Undated notices will be removed after one-week posting. Any personal notes must be noted with initials of person posting and date.

If it becomes necessary to control the use of the recreation facilities, identification tags may be required for all guests using the recreational facilities.

XVII. POOL RULES

The pool hours are posted in the pool area. 9 A.M. TO DUSK

The pool capacity is 25 persons.

Swim at your own risk; there is no lifeguard on duty.

Persons must shower before entering pool

No suntan lotion, soap, or oil is permitted in pool.

Long hair must be either covered or tied back.

Pool is restricted to Emerald Lakes Residents and registered guests only.

Persons under the age of 18 must be accompanied by a Parent or Resident.

No running or horseplay in/or around pool. (No cannon balling, splashing, or diving.)

No food and drink are allowed in pool or within 4 (four) feet of pool perimeter. No glass or other breakable items.

Persons in swim attire cannot enter the clubhouse without cover-up and footwear.

No children or adults who are incontinent or who lack toilet skills are allowed in the pool without water impermeable clothing.

Pool and pool area must be kept clean.

No animals are allowed in pool or pool area.

Showers are for pool use only. Wristband ID tags are required for all residents and visitors. They are available in office, if needed.

XVIII. SOLICITATIONS

Door to door solicitation is not permitted and the office should be notified if and when such solicitation occurs. Please discourage solicitation by telling anyone who comes to your door about our no solicitation rule and, further, refuse to cooperate with the solicitor. Canvassing however, by Residents, for the purpose of Co-op or Homeowners Associations business is permitted.

XIX. COMMUNITY LAUNDRY

Use of the Community laundry is permitted between 8:00 a.m. and 9:00 p.m. only.

Do not overload or abuse the laundry machines. Clean the washers and dryers after using them and put all refuse in the containers provided. Dyeing of clothes in the machines is not permitted because of possible damage to the clothing of others. For your convenience, clotheslines are provided by the Co-op next to the laundry. Remove clothes from the washers, dryers and lines as soon as they are finished so that others may have the opportunity to use the facilities. Laundry room is not to be used for personal need such as ironing of clothes, washing of hair, etc. No washing of heavy rugs, quilts or pet's bedding permitted.

XX. CABLE TV ANTENNAS

Any expenses incurred for cable TV such as hook-ups, outlets, etc. must be paid by the Resident.

Subject to applicable Federal and State Regulations, no TV antennas shall be erected on the Home or Homesite. Use of FM or antennas is subject to the following

stipulations. FM antenna and Satellite Dishes not to exceed 2 feet in height above the roof of the Home; base antenna of a single whip design not to exceed 10 feet above the roof of the Home and dishes up to 24" maximum. All antennas must be located at the rear of the Home in relation to the street. All two-way radio units must be licensed and in compliance with FCC regulations.

XXI. SEWER AND WATER LINES

The Co-op is responsible for all sewer and water lines and connections up to the mobile home. The Residents are responsible for all sewer and water lines and connections under the mobile home. Under the mobile home is defined as that area within imaginary lines drawn downward from the outside exterior walls of the mobile home to the ground.

XXII. SPEED LIMITS

For the safety and convenience of your neighbors and their guests, please control your rate of speed through our community and observe the posted speed limits of 15 MPH. Violation of the speed limit within the Park may subject the violator to eviction proceedings pursuant to applicable Florida law.

XXIII. EMERGENCIES

Report health, fire, theft, or vandalism emergencies directly to 911. The responsible governmental party concerned with handling these emergencies should respond. Specifically; know and have handy the numbers of your fire department, police or sheriff's department, local ambulance service, and county animal control officer.

XXIV. MAIL

Mail is delivered to the Resident's assigned Emerald Lakes mailbox. Large items are delivered to the large item boxes. Do not interfere with the postman while he/she is sorting mail for boxes.

When leaving the Community for more than a month, please sign out in the office leaving pertinent forwarding or other information. The correct mailing address for residents is _____, 1401 West Hwy. 50, Box _____, Clermont, Florida 34711.

XXV. CONVENIENCES

Management and all residents will appreciate the cooperation of everyone in keeping restrooms, laundry room and any other recreational facilities clean and serviceable.

XXVI. COMPLAINTS

When a complaint relates to the personal conduct of another park Resident, said complaint must be in writing and signed by the person lodging the complaint. Disputes between neighbors, including personal conflicts and domestic quarrels, are not within the purview of Management and Management will not become involved unless such activities become detrimental to the community at large.


XXVII NOTICES

All notices to the owner of the Park should be addressed to Emerald Lakes Co-op, Inc., 1401 West Hwy. 50, Office, Clermont, Florida 34711. Any notice from Management to the "Homeowners" and "Members" of the Co-op will be mailed or delivered to the Homeowner/Member at the Homeowner/Member address in the Community, or as on file in the office.

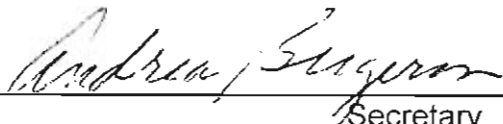
VIII. AMENDMENTS

These Rules and Regulations may be amended as deemed necessary by Park Management in accordance with applicable Florida Statutes and Rules.

APPROVED AND ADOPTED AS AMENDED by the Emerald Lakes Co-op, Inc. Directors this 7th day of October 2015.



President



Secretary