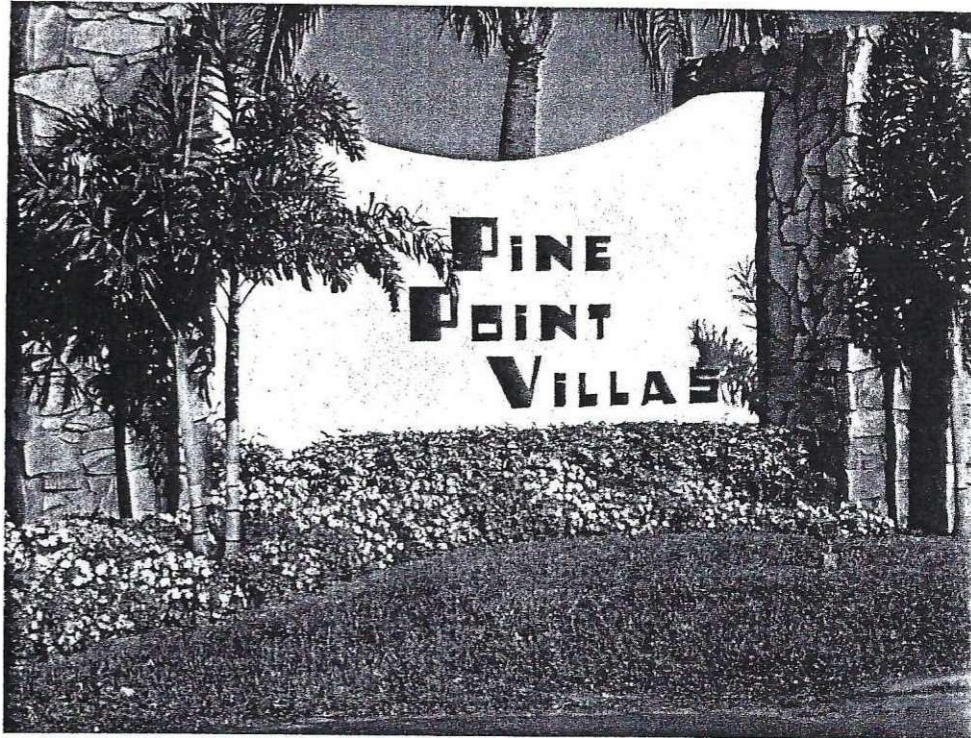




PINE POINT VILLAS ASSOCIATION, INC.

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RULES AND REGULATIONS

Pine Point Villas Association, Inc. is designed and intended as an adult community to provide housing primarily for residents who are fifty-five (55) years of age or older.

The Pine Point Condominium Association Board of Directors has adopted the following Rules and Regulations for its Unit Owners to ensure an equal opportunity for all to use and enjoy the facilities to their fullest.

Your adherence to those Regulations is for the greatest welfare of all Unit Owners and to ensure that the integrity of the condominium will be maintained.

In those instances not covered by a specific regulation, the Board of Directors will make an individual ruling. In the event conflict should exist between the Regulations and By-Laws, the By-Laws will be considered the final authority.

The Board Of Directors reserves the right to add to these, or otherwise, amend these rules should they feel the changes are in the best interest of the Unit Owners and the operation of the condominium.

It is the responsibility of the Unit Owners to see that their children and guests understand and follow these rules.

It is imperative that these Rules and Regulations are given to the new Owners of the Unit along with the By-Laws.

PARKING

Each unit is assigned a regular parking space and extra spaces are available for guests. Unit owners should not park in guest spots, except if they have a second car and then any guest spot is permissible. Park all cars face forward. There is absolutely no parking allowed on the street. Any vehicle in violation of items listed may be subject to towing at the owner's expense.

PEDESTRIANS

Pedestrians shall have the right of way on all roads within Pine Point. Pedestrians should wear light colored clothing, and carry a flashlight at night. Always walk facing traffic.

POOL RULES

This is an adult community and the comfort of the adults must be considered. Persons using the pool do so at their own risk. Pool hours are from 8:00AM to 10:00PM. Children under twelve (12) years may use the pool and recreational facilities but must be accompanied by an adult. Under no circumstances are children under the age of three (3) and still in diapers permitted in the pool. All persons using the pool must shower and remove suntan lotion

each time before entering the pool. No diving or jumping into the water from any area of the pool is allowed. Only beverages in plastic bottles are permitted in the pool area.

Persons with skin infections, ear infections or inflammation or any contagious health conditions such as colds, fungus, skin disease, or infirmity requiring exterior bandages and the like are prohibited from using the pool. All persons with long hair must have their hair tied up. No running, pushing, paying tag or any other type of inappropriate behavior is permitted in the pool or pool area. Unsanitary practices are strictly prohibited in the pool. Restroom facilities are available in the Clubhouse.

SIDEWALKS and ENTRANCES

The sidewalks and entrances must not be obstructed or encumbered by any obstacle. This restriction does not apply to ornamental objects as agreed to by unit owners sharing an entrance.

ASSOCIATION OFFICE

Office hours are Tuesday and Thursday 8-12 and Wednesday 2-6 The office is closed Saturday and Sunday. -If need be, leave a message on the office phone and someone will get back to you as soon as possible. Please do not call any office staff during non-office hours.

CLUBHOUSE

The Clubhouse is available for the use of unit owners and their guests from 8:00AM to 10:00PM. Request for private use of the Clubhouse must be submitted to the Board of Directors for approval and to be put on the calendar to avoid conflict. A \$50.00 deposit is to be submitted which will be returned upon inspection for cleanliness.

All persons must wear shoes or other footwear at all times. Persons wearing bathing suits are not permitted in the Clubhouse except in the corridor to and from the restroom. Children under fifteen (15) years of age are not permitted to play pool at any time. Use of sports equipment is available to all.

LIGHTS

When any of the lamps are burnt out on the Common elements (Porch lights, Pole lights and any of the street lamps,) should be reported to the office and the lights will be replaced as soon as possible.

SALES

Prospective Buyers must be interviewed, at which time an application must be completed. A fee of \$100.00 for Credit, Reference Checks and Background Investigation from the seller is required as well as a signed contract between both parties. The Association through its Board of Directors may approve or reject the sale of the Unit based on the information provided if it deems the conduct of the Purchaser would be detrimental and not in the best interest of the residents of Pine Point Villas Association.

RENTALS

Owners must submit a rental application with renter(s) name and information. Rentals are from no less than three (3) months and no more than six (6) months in any one calendar year. Renters must come into the office and submit a copy of a driver's license.

USE AND OCCUPANCY

The unit shall be used for single family residences only and for no other purpose. No separate part of a unit may be rented and no transient (as defined in Chapter 509, Florida Statutes) may be accommodated therein for compensation or commercial purpose. No children under the age of eighteen (18) shall be permitted to reside in any of the units, except that child under the age of eighteen (18) may be permitted to visit and temporarily reside in any of the units for a period not to exceed a total of thirty-one (31) days per calendar year; provided, however, that this thirty-one-day period may be extended by special permission of the Board in its sole discretion upon written application of a Unit Owner. Further, inasmuch as the condominium is designed and intended as a adult community, to provide housing primarily for residents who are fifty-five (55) years or older must be a permanent occupant of each dwelling unit while any person permanently occupies said dwelling unit. Persons under the age of fifty-five (55) years and eighteen (18) years of age or older may occupy and reside in a dwelling unit as long as at least one of the permanent occupants is fifty-five (55) years or older.

RULES AND REGULATIONS

HOUSE GUESTS Each unit owner or resident assumes responsibility for his own safety and actions of his family, guests, agents, servants, employees, licensees and lessees. They are fully required to acquaint themselves, their guests, and particularly children, with the established regulations to ensure that they are followed. In a Unit Owner's absence, and for identification purposes, all guests must be registered with the Board of Directors.

ALTERATIONS AND MAINTENANCE

Each Unit Owner is responsible for all interior maintenance and repairs of their unit. No owner shall change the outside appearance of common areas of the building without first obtaining approval in writing from the Board of Directors as provided for in the Declaration of Condominium By-Laws.

ATTIRE

Except in the Pool Area, persons in bathing attire will wear shirts, robes or jacket tops, and shoes or sandals. Bare feet are not allowed on the Shuffleboard or Bocce courts, or in the Clubhouse.

ABSENCE OF UNIT OWNER

Each Unit Owner who plans to be absent for an extended period of time, especially during hurricane season is required to prepare his unit prior to his departure by:

- Putting down all awnings. The Association will not be responsible for any damage to the shutters or building if we have to close the shutters in case of emergency.
- Turning off main water valve outside your unit, as well as all valves under sinks and toilets. Put bleach in the toilet bowl, lower the lid and place a heavy object on top. Remove all lawn furniture, potted plants and all other moveable objects from outside the unit. If the Association has to do it, you will be billed accordingly.

BARBECUE GRILLS

Unit Owners may keep and use barbecue grills on the common area in the rear of the unit. When leaving for an extended period of time the grill must (minus the tank) be stored in the owner's unit. The propane tank must be removed and stored in the concrete garbage container outside the unit.

BULLETIN BOARD

All announcements on the bulletin board shall be subject to the approval by the Board of Directors, and only on the designated bulletin boards. The distribution of commercial advertising is prohibited.

PETS

The only dogs allowed within Pine Point Villas are Service Dogs and their papers must be filed in the office. All dogs outside must be on a leash and pick up of their waste is mandatory. If this is not to be complied with, a fine will be issued each time there is an infraction.

EMERGENCY ENTRY

Each Unit Owner shall submit a key to their unit to the office. These keys are kept locked and only used for emergency access. If emergency access is necessary due to repairs, a Board of Directors member will enter the unit to determine the damage to either the unit, common elements or to another unit or units. If the Unit Owner gives a key to workmen, or anyone else, that action shall constitute the owner's authority to enter the unit. All liability or loss due to such entry is entirely the unit owner's responsibility.

GROUND - PLANTINGS

No plantings of any trees are allowed without the express approval from the Board of Directors. Failure to obtain this approval will result in the removal of such plantings. No fruit trees or vegetables may be planted or grown on any common ground. No trellises or other structure are permitted.

LAUNDRY ROOM

Laundry room hours are from 8:00AM until 8:00PM

Residents are asked to remove laundry promptly from the equipment, and to keep the laundry rooms clean and the machines wiped down. Empty and clean the washer, dryer and lint traps immediately after use. Laundry room doors are to be kept closed at all times to avoid wind damage. Furniture, bicycles, personal belongings are not permitted to be stored in the laundry rooms. THIS IS A FIRE MARSHALL RULING. There is a substantial fine for any violations. Drying of linens, rugs, mops, bathing suits, etc. by hanging or draping on awning rods are prohibited. No clothesline or similar device will be allowed to be used outdoors.

WALKWAYS

Walkways are permitted behind the unit to the laundry rooms. Unit Owners must obtain approval in writing from the Board of Directors.

MOTORIZED VEHICLES

No commercial or recreational vehicles of any nature may be parked at any unit area overnight.

Special approval to temporary parking must be obtained from the Board of Directors.

Motorized vehicles must be properly equipped, insured and licensed for highway driving. All vehicles including bicycles must obey traffic signs located throughout the complex.

Motorcycles are prohibited. SPEED LIMIT IS 15 MPH. Unauthorized or unregistered vehicles will be towed at the owners' expense.

SIGNS

No signs, advertisements, notices or any other lettering shall be exhibited, inscribed, painting or affixed by any unit owner on the outside of any building unit on the premises. This restriction does not apply to mailboxes, doorbells, nameplates, knockers or unit letter.

SOLICITATION

No advertising or soliciting shall be conducted with the Association. No industry, business, trade, occupation or profession of any kind. No commercial, religious, or educational business, designated for profit, shall be conducted, maintained or permitted on any part of the property, nor shall any "For Sale" or "For Lease" signs or other displays or advertising be maintained or permitted on any part of the property. No unit may be used or rented for transient hotel or motel purposes.

SHUFFLEBOARD and BOCCE COURTS

The courts are open for play between the hours of 9:00AM and 10:00PM. Shuffleboard and bocce equipment is kept in the Clubhouse Pool room and must be returned after play. Children between the ages of eight (8) and fifteen (15) years of age may play shuffleboard or bocce only when accompanied by an adult.

TELEVISION/CABLE/INTERNET

The Association provides basic television cable service, the cost of which is included in the monthly maintenance charges. If there is a loss of cable service, residents should call the cable company directly. The Unit Owner is responsible for any cable upgrades, i.e., HBO or any other premium channels. Internet service is provided throughout the community. Call the office for the password.

TRASH and GARBAGE

Securely tied garbage bags must be placed at the edge of the street on Mondays and Thursday as garbage men do not lift the garbage bin lids. Two dumpsters at the end of Pine Point Drive are provided for papers and trash. The right dumpster is for broken down cartons and newspapers. The left dumpster is for small appliances, shrubbery clippings, plastic bags, etc. The blue bins up against the wall are for plastic and glass items. These items are not to be in plastic bags.