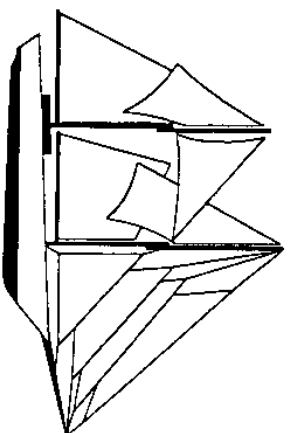


*MARINER'S COVE
CONDOMINIUM ASSOCIATION, INC.*

RULES & REGULATIONS



Southwest Property Management Corp.
1044 Castello Drive, Suite #206
Naples, FL 34103-1900

Reformatted April 1996

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***** Per Sec. 11.2 (b) (2), 11.3 (b), of the Declaration of Condominium and Sec. 3.2 (g) of the Articles of Incorporation

4. PETS:

Pets will only be allowed with the permission of the Board of Directors. All four-legged pets, for whom permission is received, shall be kept on a leash while outside the owner's apartment. In the event that any pet kept on the premises shall constitute a nuisance in the opinion of a majority of the Board of Directors of the Association, then the owner, when so notified in writing, shall be required to immediately remove said pet from the premises.
***** Per Sec 9.7 of the Declaration of Condominium.

5. GENERAL:

- a) Each unit shall be occupied by a family, it's servants, and guests. The residence shall contain no more than six (6) persons and shall be used for no purpose other than a residence.
***** Per Sec. 9.1 as to the first sentence. No basis for a limit on the number of occupants.
- b) No immoral, improper, offensive, or unlawful use shall be made of the Condominium property nor any part of it. All valid laws, deed restrictions, zoning ordinances, and regulations of all governmental bodies or area associations having jurisdiction shall be strictly observed.
***** Per Sec. 9.4 of the Declaration of Condominium.
- c) It is incumbent upon all owners and/or their agent to provide all tenants with a copy of these Rules & Regulations.
***** No basis in documents.

6. POOL AREA RULES AND REGULATIONS:

- a) Swimmers use the pool at their own risk. It is recommended that no one swim alone.
- b) Children under 14 years of age must be accompanied by an adult when in the pool area, and should not enter the pool equipment room.
- c) A shower must be taken before entering the pool and after using oils and lotions.
- d) Wear bathing attire only. No cut off Levi's, etc.
- e) All persons with hair of shoulder length or longer must have their hair securely confined.
- f) Toys, floats, etc., are allowed to be used in the pool if not a nuisance to other bathers.
- g) Chairs and chaises must be fully covered with a towel or other covering if lotions are used.
- h) Pool side furniture cannot be reserved by placing personal items on them

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and leaving the area.

- i) No glass or breakables are allowed in the pool area.
- j) Running, boisterous conduct, excessive water splashing, ball or frisbee throwing will not be tolerated in the pool area.
- k) Persons with infectious or contagious health conditions are not to use the pool or furniture at pool side.
- l) Only residents and their overnight house guests may use the pool and pool area.
- m) Pool use hours are between 9:00 A.M. and 10:00 P.M.
- n) Radios, stereos, etc., should be played in low volume at pool side.
- o) The "safety rope" should be attached across the pool when no one is swimming.
- p) In addition to adhering to these rules and regulations, all persons should observe and abide by the Board and Health rules posted at pool side.
- q) No dogs allowed in the pool area.
***** Pool rules are not addressed in the documents.

7. PARKING:

- a) Parking of Commercial Vehicles at Mariner's Cove:
Trucks, vans, and/or commercial vehicles may not be parked overnight except for one approved truck, van and/or commercial vehicle per apartment, the rated capacity not to exceed 3/4 ton when said vehicle is also used by a resident FOR PERSONAL TRANSPORTATION.
***** No basis in documents.
- b) Permits for such trucks, vans and/or commercial vehicles may be issued by Management based on age, condition, intended usage, actual usage and overall appearance of the vehicle that may exist from time to time and such permit may be revoked at any time, with a 30-day notice, by the Board of Directors, if it is felt that, at the sole discretion of the Board, the vehicle is no longer in conformance with the spirit of this regulation.
***** No basis in documents.
- c) Only two vehicles (cars, trucks, vans, etc.) per unit may be parked on the property. This does not include visitors.
***** No basis in documents.
- d) Mobilehomes, Travel Trailers, Travel Campers and Other Vehicles Utilized for Dwelling Purposes or Temporary Mobil Units intended for a commercial Use: No mobilehomes, travel trailers, travel camper or other vehicle regularly or periodically utilized for dwelling purposes, or temporary or mobile units intended for a commercial use shall be parked overnight in Mariner's Cove, unless a temporary use permit has been granted by the Board of Directors.
***** No basis in documents.
- e) Storage of Boats and Boat Trailers at Mariner's Cove: No boats or boat

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trailers shall be stored at Mariner's Cove except for boats stored in owner's dock. A temporary permit by be granted by the Board of Directors for a temporary storage not to exceed 48 hours.
***** No basis in documents.

l) All bicycles must be stored in bike racks, if available, in a proper manner.
***** No basis in document.

g) No parking will be permitted in the spaces marked NO PARKING or on the grass area. Violators will be towed at owners expense.
***** No basis in document.

h) All vehicles must be operational in the event of emergency and have current license tags/registration.
***** No basis in documents.

i) The parking lot wash area is for vehicles that are legally entitled to park in the parking lot.
***** No basis in documents.

j) All magnetic signs must be removed from vehicles when parked in the parking lot.
***** No basis in documents.

k) No boats may be washed in the parking lot.
***** No basis in documents.

8. SIGNS:

The placement of all signs on the common elements, including all signs that can be seen from the common elements inside of the units, are strictly prohibited. These signs include, but are not limited to "For Sale" signs, and directional signs. Information signs directing people to open houses can, however, be placed on the bulletin boards, and one sign, not to exceed four (4) feet square, may be placed in front of the building in which the open house is taking place, for a maximum of four(4) hours, one day per week.

9. MARINA:

a) Each boat owner is responsible for the proper docking of his boat.
b) Dock area is to be kept clear of all gear and other obstacles.

c) Boat owners are responsible for hoses and power lines being neatly stowed on the docks.
d) Rubbish, bottles, cans, and other debris must not be thrown overboard in the marina waters and must be promptly removed from the condominium area.

e) No one shall live aboard while docked in the marina. No head shall be emptied while at the docks.
f) There shall be no hosing off of boats after 9:00 P.M. and all halvyards or other lines attached to spars or spreaders shall be securely fastened to prevent any starting noises. Noise in general should be kept at a minimum at all times.

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l) Garbage not disposed of via the disposal should be put in a plastic bag with a tie and placed in the dumpster.
***** No basis in documents.

2. HOUSE GUESTS (in owner's absence):

a) Unit owners shall be required to furnish the name, address and age of persons who will be occupying their unit for a stated period of time. Written notice of this must be given to the Manager at least five (5) days previous to their arrival. The Manager shall keep all such notices on file for future reference.
***** No basis in documents.

b) Guests and lessees must be provided with these Rules & Regulations and must abide by all.
***** Per Sec. 9 of the Declaration of Condominium.

c) Unit owners will be held responsible for all conduct of their guests or lessees, and shall be held liable for any damage caused by them. Adults are responsible for the behavior of their children.
***** Per Sec. 10.1 of the Declaration of Condominium.

d) The maximum number of persons permitted to live in any unit is six (6) at any one time.
***** No basis in documents.

e) The Manager will be happy to welcome guests and short-term lessees of any unit. Please introduce yourselves so that we may together enjoy the wonder climate, our facilities, and most of all, our people who own Mariner's Cove.
***** No basis in documents.

3. SALES, RENTAL, AND SHORT-TERM LEASES:

a) The sale, transfer, or lease of any unit is restricted and controlled by the Declaration of Condominium.
***** Per Sec. 9.5, 11.1 (b), 11.2 (a) (2), 11.2 (b) (2), and 11.3 (b), of the Declaration of Condominium.

b) Prospective buyers and renters must fill out the proper application and must be approved before occupancy.
***** Per Sec. 9.5, 11.1 (b), 11.2 (a) (2), 11.2 (b) (2), and 11.3 (b) of the Declaration of Condominium.

c) After approval of an application and a Personal interview of the applicant-purchaser, renter or short-term lessee, by the Manager or Board Member, a unit owner may accept a contract on the sale, rental, or short-term lease of his/her unit. The Board shall give notice of their approval or disapproval per the Articles of Incorporation of Mariner's Cove, a Condominium. Owners are urged to study their Condominium Document.

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1. SUMMARY OF HOUSE RULES & REGULATIONS:

a) Common Elements and Limited Common Elements (see Declaration of Condominium, page 22, paragraphs 15 to 15.3 and page 17, paragraph 12.12):

"The common elements and limited common elements shall be used only for the purpose for which they were intended in the furnishing of services and facilities for the enjoyment of the unit owners. No alterations, improvements, or additions to a unit or any limited common area to which as owner has exclusive right to use be made, constructed, erected, or installed, except by majority vote of the Board of Directors after submitting plans and specifications for such work."

b) Adults are responsible for the behavior of children.

***** Per Declaration of Condominium, Sec. 9.6.

c) Common areas are not to be used for baseball, football, frisbee, or any activities that would be disturbing to your neighbors.

***** No basis in documents.

d) Unit may not be used for business use or for any commercial use whatsoever.

***** Per Declaration of Condominium, Sec. 9.1.

e) 10 MPH speed limit is to be observed on the condominium property.

***** No basis in documents.

f) Pets shall be walked in the area west of the parking area only. All pets must be kept on a leash when leaving unit.

***** Sec. 9.7 of the Declaration of Condominium states "Pets will be allowed only with the permission of the Board of Directors."

g) Insurance regulations require all stairways and walkways to be absolutely clear of any obstructions.

***** Per Sec. 9.2 of the Declaration of Condominium.

h) No bicycles, tricycles, skateboards, wagons, or any other toys to be the used on walks and balconies.

***** No basis in documents.

i) Televisions, radios, etc. must be down in volume as open windows allow the transmission of noise. Please consider your neighbors.

***** Per Sec. 9.3 of the Declaration of Condominium.

j) Additional planting is not permitted. No resident shall prune any of the growth of the property.

***** Per Sec. 12.2 (b) of the Declaration of Condominium.

k) Window treatment must be in keeping with the attractive appearance of Mariner's Cove. Shades, blinds, or drapes are appropriate. Any window treatment that alters the appearance of the exterior of the building must be approved by the Board of Directors before the installation.

***** No basis in documents.

g) Boat slips are considered an appurtenance to the individual unit to which they have been assigned and therefore, can not be used by any other individual or entity except the resident of that unit. In the case of a vacant unit, the owner may use the boat slip.

h) Registration of the boat must be in the name of the resident or the boat must be leased to the resident.

i) No more than one boat per slip.

j) Residents may lease slips from existing owners.

***** No basis in documents.

