



LOCH LLOYD HOMES ASSOCIATION

RULES AND REGULATIONS

ADOPTED OCTOBER, 2005

Loch Lloyd Homes Association
Rules & Regulations
DRAFT
Adopted September 5, 2005

Contents

1.0 Introduction.....	1
2.0 Design, Construction and Modifications.....	1
3.0 Landscaping.....	1
4.0 Lake Buffer Zone.....	1
5.0 Golf Course Transition Zone.....	1
6.0 Water.....	2
7.0 Sewage.....	2
8.0 Irrigation Backflow Prevention.....	2
9.0 Animal Control.....	2
10.0 Use of Streets.....	3
11.0 Parking.....	3
12.0 Garage Doors.....	4
13.0 Basketball Backboard.....	4
14.0 Swimming Pools.....	4
15.0 Club's Golf Course, Practice Facilities, Tennis Courts, Swimming Pool & Village Green....	4
16.0 Association's Amenities.....	5
17.0 General Amenity Restriction.....	5
18.0 Boats.....	5
19.0 Marinas.....	6
20.0 Lake Swimming and Beach Recreation Area.....	6
21.0 Fishing.....	7
22.0 Lake Shore.....	7
23.0 Fireworks.....	7
24.0 Nuisance, Complaints, and Concerns.....	7
25.0 Enforcement Remedies.....	8

- 1.0** Pursuant to the powers granted to Loch Lloyd Homes Association, Inc. (the "Association") by the Association's Articles of Incorporation, the Declaration of Covenants, Conditions, and Restrictions ("CC&R's") and the Association's Bylaws, the following rules and regulations have been adopted by resolution of the Association's Board of Directors and apply to all Association members. These rules and regulations supplement those in the CC&R's and the Association's Bylaws, and some of the rules are restatements from the CC&R's for emphasis. Exceptions to several of these rules may not be granted under any circumstances; and exceptions to others require documented justification by the resident and approval by the Association's Board of Directors. Homes Association Board of Director's has the right to levy fines and demand payment of fines for infractions. If necessary, the Home's Association Board of Directors will place a lien on the property until the fines have been remedied if the property/homeowner chooses to sell their property or home.
- 2.0 Design, Construction and Modifications:** The exteriors of all property at Loch Lloyd are under the purview of the Association's Design Review Committee (DRC). That is, property owners must obtain the DRC's prior written approval for home siting, elevations, roof, exterior construction material, colors, and designs, plus all landscaping, mailboxes, and any other feature on the property that will be visible from outside of the home itself. Changes made to exteriors or existing landscaping must also receive prior to construction, documented DRC approval. DRC retains rights & privileges to fine homeowner for non-compliance in this regard. There are no exceptions permitted under this rule.
- 3.0 Landscaping:** All landscaping at Loch Lloyd must blend with the natural beauty of the development in the judgment of the DRC. It is the development philosophy that the natural state of the forested areas be retained and if necessary in the judgment of the DRC, forests affected by building/construction or natural destruction, be replaced by the homeowner or builder.
- 4.0 Lake Buffer Zone:** A zone that extends 25 feet from the shoreline of the lake (50 feet where there is a nature trail) shall be maintained as a buffer zone. In some cases, the buffer zone extends into the property of homeowners. This zone shall be left in its natural state, and if the natural state fails to adequately continue the buffer zone in the judgment of the DRC, the property owner shall install such plantings as deemed necessary by the DRC to establish the buffer zone insuring a margin around the lake that prevents the appearance of private property intruding directly to the shoreline and breaking the continuity of the buffer zone. Property owners are required to plant ground cover within the Buffer Zone where necessary to prevent soil erosion and silt flow into the lake.
- 5.0 Golf Course Transition Zone:** The final 15 feet of any property that is adjacent to the golf course must be maintained as a Transition Zone. This zone must be kept free of plants, structures, or devices that would interfere with golf course irrigation or maintenance operations, and that would cause an abrupt change from private

yard to golf course. This is for the benefit of both the homeowner and the development. The DRC will apply this rule when reviewing landscaping plans for lots that are adjacent to the golf course. This zone shall be left in its natural state, and if the natural state fails to adequately continue the buffer zone in the judgment of the DRC, the property owner shall install such plantings as deemed necessary by the DRC to establish the buffer zone insuring a margin around the course that prevents the appearance of private property intruding directly to the course and breaking the continuity of the buffer zone.

6.0 Water: Water shall be supplied to homes by the Loch Lloyd Homes Association. Members shall be billed monthly by the Association for water used the previous month. The Association shall levy a reasonable late fee for bills not paid by the due date on the statement. The homeowner shall be responsible to pay for water hook-up to the Association's system and for the cost of repairs of the hook-up if any. The Association shall be responsible for maintaining the water supply lines up to the boundaries of private property, and the system in general, such maintenance to be covered by Association assessments. The Association has the right to change to an alternate bulk supplier of water as deemed necessary or desirable by the Association's Board of Directors.

7.0 Sewage: Each home shall be fitted with a low-pressure "grinder pump" to accumulate and transfer sewage away from homes to processing facilities. The developers' representative will coordinate the installation of the pump working with the home builder and the pump supplier. The home owner shall be responsible for paying all costs associated with the purchase and installation, and repair of the grinder pump, including costs associated with hooking grinder pump to existing sewage lines. Billing for the work shall be directly from the supplier to the property owner. Maintenance and replacement of the pump and private line to the main sewer line is the homeowner's responsibility.

8.0 Irrigation Backflow Prevention: Each home is required by law to have its in-ground irrigation system fitted with a backflow prevention device. The device is designed to prevent ground water backing into the home's water system. The homeowner shall be responsible for all costs associated with the purchase, installation, maintenance, and annual testing of the device. The homeowner must insure that the device is accessible and not covered with earth or blocked by plants or structures. The annual backflow test must be documented with a copy to the association's representative.

9.0 Animal Control:

9.1 In addition to the existing prohibition against farm animals as provided in the CC&R's, the maximum number of dogs that may be kept as household pets is two at any residence, and also no more than two cats at any residence. Members who may have household pets other than dogs or cats whose escape from the home could present a nuisance or a menace to others shall apply to the Association for approval of the pet before bringing it onto the premises. The Association is not concerned with approval of other household pets not likely to be outside the home, such as fish or (caged) birds.

- 9.2 Owners shall not permit dogs or cats to run loose on the development. Pets must be restrained on the owner's property. (Association encourages the use of in-ground electrical systems that restrict the movements of outdoor pets). Dogs on Loch Lloyd grounds away from the owner's property must be on a leash. Owners shall not permit dog or cats uninvited onto any other homeowner's property on the development, nor on any portion of Loch Lloyd Country Club property including the golf course. On the development, outside of the owner's property, the pets are permitted only on the Association's common areas. Loose pets are subject to pick-up by the Association's Security or Maintenance officials and removed to the appropriate agency or pound. The owner shall be responsible for all costs associated with recovering the animal from such agency.
- 9.3 Owners shall not permit their dogs or cats to become a noise nuisance outside. Dogs left outside to bark, or cats to caterwaul can become a major annoyance in a very short period. This denies neighbors their right to peaceful enjoyment of their property and shall not be permitted.
- 9.4 Homeowners who walk their dogs on the Association's Common Grounds are encouraged to remove the feces placed there by their pet in order to maintain the ground in sanitary conditions for all residents.

10.0 Use of Streets:

- 10.1 Motorized vehicle using the private streets of Loch Lloyd are limited to those licensed for use on public roads and operated by licensed drivers *subject to the Board of Directors approval*, with two exceptions: (1) golf carts operated by licensed drivers provided such carts that are not properly lighted are operated on streets only during daylight hours, and (2) equipment used to maintain common areas and the golf course operated by licensed drivers. *Pocket bikes or miniature motorcycles are banned from Loch Lloyd.*
- 10.2 No vehicle shall travel at a speed greater than 25MPH on any street on the development. Slow down to 20MPH when "Slow, Children" signs appear.
- 10.3 **Adverse Camber Warning:** Because the private streets in Loch Lloyd were engineered to accommodate natural terrain drainage, some curves are banked the "wrong way" in what is known as an "adverse camber" for driving into the turn. This amplifies the sling force on the car in the turn. As long as the car does not exceed the "road and weather conditions" speed limit, this has not proven to be a driving problem over a period of several years. Slow down at all curves, especially when the road is wet or icy.
- 10.4 All Residential Streets are reserved for residents & guests of residents. Individuals are considered trespassing if they use the streets to drive or walk without the prior consent of a resident or security officer. Club Members who are not residents shall restrict their access to the club facilities areas only.

11.0 Parking:

- 11.1 Only those vehicles bearing Loch Lloyd registration (temporary or permanent) shall be permitted to park on the development for more than 24 hours. Only those vehicles deemed by the Board to be operational and "in use" shall be registered. All vehicles must be properly licensed

- 11.2 It is the basic policy of the Association that vehicles belonging to residents be parked inside the home's garage. However, when the resident owns more cars than the garage was constructed to house, the additional cars may be parked outside of the home, only in front of their home on their side of the street, and pursuant to the parking regulations adopted by the Homes Association. This applies only to passenger cars. Trucks, trailers, and recreational vehicles may not be parked outside a garage on the development.
- 11.3. When a visitor is staying overnight or for several days, a temporary parking pass is needed. Register the vehicle with Security at the front gate. The pass must be displayed *on the windshield* so that it is visible from the outside of the vehicle through the front window, left side.
- 11.4 Vehicles too large to fit inside the garage must be stored off the development.
- 11.5 These parking rules apply to new residents ten days after closing on a newly constructed home or an existing home.
- 11.6 Street parking: Guests may park on the same side of the street as the home being visited provided that doing so does not restrict two-car traffic flow in the street. This means that cars may not be parked on both sides of the street if doing so reduces the traffic lane to less than necessary for two cars to safely pass each other in opposite directions.

12.0 Garage Doors: Garage doors shall be kept closed except for entry and exit, and for short maintenance periods.

13.0 Basketball Backboard: Basketball goals and their placement are to be sensitive to adjacent homes, the street and common areas and must be approved by the DRC. Basketball goals that are attached to the home will not be approved. Additional screening may be required. All basketball goals must be clear backboard. All goals must be properly maintained. The association can make exceptions when two criteria are met in the judgment of the DRC: (1) The location of the backboard must be such that there will be very minimal potential for noise nuisance for neighbors; and (2) the backboard must not be visible from the street or golf course unless it's design, color and partial screening by trees or other plantings bring it within approval for the exception.

14.0 Swimming Pools: As with all things exterior to the home, swimming pools require DRC approval of plans prior to construction. Pools must be enclosed with fencing of wrought iron or other acceptable material to prevent small children entering the pool area. The fence must be at least four and one-half feet high and must have a latch on the gate that is at least four feet high. The gate must be self-closing and self-latching so that it cannot be left open or unlatched. During the off-season when the pool is not in use, it must be fitted with a cover, (cover should not exceed the height of the deck) of sufficient strength and sufficiently anchored to prevent anyone accidentally falling into the pool and drowning or becoming entangled in the cover itself. Pools are generally restricted along golf course, and prohibited along set-back.

15.0 Club's Golf Course, Practice Facilities, Tennis Courts, Swimming Pool, and Village Green: These are only for the members of Loch Lloyd Country Club. The Club does not permit the golf course to be used for anything other than playing golf; that is, no strolling, walking, jogging, bicycle riding, etc. on the cart paths or anywhere else on the course. Association members must respect all private properties of the Club. The Club does not permit the practice facilities to be used for anything other than practicing golf. The Club does not permit The Village Green and its community buildings to be used for anything other than its original intent.

16.0 Association's Amenities: The amenities of the Association include the private streets, the lake, nature trails, sand beach, picnic areas, and playground areas. Use of the amenities is strictly limited to Association members and their guests in accordance with applicable rules and regulations of the Homes Association.

17.0 General Amenity Restriction: Use of any of the Association's amenities or any ground on the development not owned by a private resident for purposes not covered herein is strictly prohibited unless approved in advance by the Association.

18.0 Boats:

18.1 All boats must be registered annually. Only members can register boats and registration is non-transferable. Registration requires proof of ownership, minimum insurance coverage as determined by LLHA, listing LLHA as co-insured, and an inspection by a representative of the LLHA to review appearance and safety issues. Annual fees for registration and slip rental are established by the LLHA Board.

18.2 No temporary boat permits will be granted.

18.3 Maximum pontoon boat length permitted is 21 feet in length measured on the supporting pontoons and may not have enclosing sides taller than 36 inches. Pontoon canopies are permitted. All other boats may not exceed more than 20 feet in length.

18.4 Boating privileges are reserved for Association members and member hosted guests only. A member must be present at all times when a guest is operating a boat. Members are responsible for all actions of their guests.

18.5 The right of way for boats will be in the following descending order; that is, from first priority to last: sailboats, canoes, row boats, fishing boats with trolling motors, pontoon boats.

18.6 Boats may not be powered by an engine rated over 10 horsepower. Powered boats are not permitted on any pond on the development.

18.7 Gasoline engines (not exceeding 10 horsepower) are permitted for powering pontoon and other fishing boats. Four stroke engines are recommended. All other boats must be wind, oar, or electric trolling motor powered.

18.8 Motorized boats may be operated on the lake 24 hours a day; however, between the hours of midnight and 6 a.m., trolling motors only may be used.

- 18.9 Boats operating in darkness must display proper lighting as prescribed by Coast Guard rules.
- 18.10 Boats must display the identification stickers provided by the Association and such stickers must be clearly visible on either side of the bow.
- 18.11 Operators of motorized boats must be 16 years of age or older and be in possession of at least an automobiles driver's learning permit.
- 18.12 Each boat must carry paddles or oars.
- 18.13 One life preserver is required for each occupant of any boat. Also, the boat must include at least one flotation throw cushion and a properly sized and rated fire extinguisher.
- 18.14 Members take full responsibility for the safe operation of boats. Boats must be of safe construction and must be in presentable appearance in the judgment of Association officials.
- 18.15 When not in use, boats must be docked at their assigned slip, a member's enclosed garage, or removed from the property.
- 18.16 The water features of the golf course include several small bodies of water which are Loch Lloyd Country Club property and are not part of the lake system. These water features may not be used in any way.

19.0 Marinas:

- 19.1 Marinas are for the association members only. Boat slips will be assigned at the time of boat registration *and are non-transferable*. Boat slips leased to members for an annual fee to be determined by the Association Board.
- 19.2 **Canoes, and Kayaks:** Use of these boats will be permitted on the lake provided all directives and requirements issued in Section 18 are completed by boat owner. In addition, storage of these boats must be maintained by boat owner. Failure to properly maintain boat and its storage area will result in boat owner being requested to remove boat at their expense and with no reimbursement for storage fee.

Canoes and Kayaks Etc. will be assessed a (fee per applicable fee schedule) per year storage fee if they choose to store their boat on Association property.
- 19.3 Non Motorized Boats: *Registration of these boats will require proof of ownership. All boats using the storage racks after May 31st that do not have a current registration sticker will be moved to the Maintenance Building below the dam. There will be no storage fee for the use of these racks. Boat owners store their boats in these racks at their own risk.*

20.0 Lake Swimming and Beach Recreation Area:

- 20.1 Members and their guests may use the sand beach located at the sailing marina. Guests must be accompanied by the member at all times.
- 20.2 Hours are 8:00 AM until dusk, May through September. Neither the use of recreational equipment nor swimming is permitted after sundown.

- 20.3 Members may contact the Association office to reserve the beach for member-hosted group parties by contacting the Association office.
- 20.4 All persons using the lake for swimming do so at their own risk — NO LIFE GUARDS ARE ON DUTY.
- 20.5 Swimming alone is absolutely prohibited. A second person able to swim must accompany the swimmer or be near at hand on the beach observing the swimmer. The Association recommends that residents keep a cellular phone near at hand for emergencies.

21.0 Fishing:

- 21.1 Trot lines or other unattended lines are not permitted.
- 21.2 No person shall have in use more than three fishing lines at once.
- 21.3 No person shall catch fish using a spear or a net.
- 21.4 The following size and creel limits are established (these will be reviewed periodically in accordance with Missouri Department of Conservation guidelines):
 - Bass: Release bass between 12 and 15 inches and longer than 18 inches. Limit 4 per day.
 - Catfish: Only keep fish over 15 inches. Limit 10 per day.
 - Bluegill and Sunfish: Keep all fish over 6 inches. No limit.
- 21.5 Fish may not be cleaned on the docks or beach area. Fish may be cleaned along the shoreline or at cleaning stations placed at the marinas. Fish remains are to be placed back into the lake or removed from the area completely. Do not place fish or their remains in the trash receptacles.
- 21.6 Guests must be accompanied by the member at all times.
- 21.7 Fishing may be done only in the main lake, the pond on Highland Ridge and Jamie Lynn Lane. Fishing on the golf course is strictly prohibited. Please note that the pond between the dam of the main lake and the 15th fairway of the golf course is part of the course and fishing is restricted.

22.0 Lake Shore: The space between the boundary lines of private property and the shoreline is common land for the development and may not be used for any purpose other than hiking or shoreline fishing.

23.0 *The Homes Association prohibits the discharge of any fireworks within the Village limits at any time.*

This prohibition will be strictly enforced by security. Tickets will be issued to and the fireworks confiscated from any offenders.

Children's sparklers, snakes and non reporting fireworks used under adult supervision on the resident's property are permitted. They are not to be ignited on any street or in the common areas including the dam and marinas.

24.0 Nuisance, Complaints, and Concerns: All residents at Loch Lloyd have the right to the peaceful enjoyment of their property. All are enjoined to do their utmost to be good neighbors and not permit noise or other problems to become a nuisance. However, if a problem arises, please notify either security at 322-1201 or the Association at 322-1022. Issue/Complaint resolution form is available from the Association. The Association will do its very best to help resolve complaints amicably. Complaints against either the developer or the Association should be in writing and addressed to the Association's Board of Directors.

25.0 Enforcement Remedies:

- 25.1 Sanctions includes warnings, fines, suspension or revocation of use privileges. Enforcement is not limited to these sanctions but may include other remedies at law or equity, including enforcement of liens. Also, the Covenants, Conditions, and Restrictions empower the Association, with proper advance notice, to enter private property to correct "care and appearance" violations charging costs to the home owner.
- 25.2 The process leading up to a imposition of a sanction includes (i) a written complaint from a Security Guard, or other Association Official, followed by *(ii) written notice by the Homes Association to the alleged resident offender detailing the nature of the alleged offense with the appropriate fines described for the offense. If appropriate, the notice will give the alleged resident 5 days to correct the violation or fines will incur. If alleged resident desires to appeal, then the resident must notify the Association in writing within the 5 days.* Such response stating whether or not the resident desires a formal hearing---with or without the assistance of counsel---before the Board, then (iii) if there is no written response by the deadline set in the notice, the Board will proceed to impose the fine or other sanction, or (iv) the Board will decide the matter based on the information in the written response including whether or not to grant a hearing, an then (v) the Board will hold the hearing if such has been its decision, and/or finally (vi) the Board will declare the complaint valid and will impose the fine or other sanction, or will dismiss the complaint as not valid.
- 25.3 The Board may delegate to an advisory committee all its actions described above provided that such committee's findings and recommendations shall be forwarded to the Board for final action.
- 25.4 Fines (all subject to property liens, and all offenses subject to court injunction or other legal remedies if fines are not paid or if offenses continue.)

- 25.4.1 Felling any tree without prior DRC written approval: As set forth in the Association's fee schedule as set forth from time to time. Plus prompt re-planting of a tree approved by the DRC in a location to be approved by the DRC.
- 25.4.2 Vehicle speeding: Fee pursuant to applicable fee schedule.
- 25.4.3 Late payment of fee: Fee-pursuant to applicable fee schedules.
- 25.4.4 Violation of animal control rules: Fee pursuant to applicable fee schedule.
- 25.4.5 Construction, erection, or alteration of anything visible from the exterior of the property that does not conform to written DRC-approved design plans or written DRC-approved changes to those plans: Fee pursuant to applicable fee schedules.
- 25.4.6 "Care and Appearance" violations: Fee pursuant to applicable fee schedules.
- 25.4.6 "Care and Appearance" violations: Fee pursuant to applicable fee schedules.
- 25.4.7 Fines for other violations not listed above shall be at the discretion of the Board.

LOCH LLOYD HOMES ASSOCIATION, INC.

All guidelines, rules and regulations are subject to change without notice. Please check with appropriate Development or Homes Association personnel.

**Loch Lloyd Homes Association
Rules and Regulations
Fee Schedule**

Moving Traffic Violations

First Offense	\$50
Second Offense	\$100
Third Offense	\$200
Each additional	\$300

Parking

First Offense	Warning – no fee
Second Offense	\$25
Third Offense	\$50
Each additional	\$100

Animal Control

First Offense	Warning – no fee
Second Offense	\$25
Third Offense	\$50
Each additional	\$100

DRC/ARC Infractions

Felling of Trees	\$250 per tree plus replacement
Construction w/o Approval	\$500 per incident \$50 per day until resolved

Care and Appearance

First Notification	Warning – no fee
Failure to respond Penalty	\$250 \$10 per day until resolved

VI. Damaged Structure Penalty \$100 per day

VII. Unauthorized Dumping \$250

IX. Fee Schedule

A. Boats

Annual permit	\$75
Annual slips lease	South Marina - \$400 North & Beach marina - \$450
Owner/Guest infraction	\$25
Engine infraction	\$25

Failure to stop for security guard will result in a double fine.
Fines for other violations not listed shall be at the discretion of the Board of Directors.