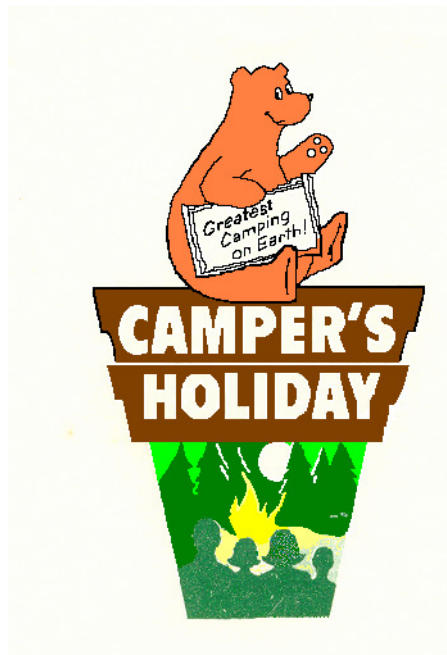


HANDBOOK

RULES AND REGULATIONS



**CAMPER'S HOLIDAY ASSOCIATION
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PREFACE

SECOND REVISION OF THE HANDBOOK OF RULES

COMPILED IN 1986
FIRST REVISION IN 1996
SECOND REVISION 2014

PURPOSE: TO PRESENT A COMPLETE SET OF RULES INCORPORATING THE FLORIDA STATUTES, THE DECLARATION OF CONDOMINIUM & BYLAWS, EXISTING GENERAL RULES, INCLUDING ALL NEW AND AMENDED RULES ADOPTED AFTER THE LAST REVISION IN 1996.

CAMPER'S HOLIDAY IS A DEED-RESTRICTED COMMUNITY, BOUND BY THE LIMITATIONS AND RESTRICTIONS OF THE FLORIDA CONDOMINIUM ACT, THE GOVERNING DOCUMENTS OF CAMPER'S HOLIDAY ASSOCIATION, AS WELL AS ORDINANCES OF HERNANDO COUNTY.

The word condominium is defined as *joint or concurrent dominion* and existing together side by side, with *equal authority and jurisdiction*. The condominium concept is based on *the will of the people*.

Economical living, pleasant surroundings, a feeling of security, and congenial companions are all attractive inducements to condominium living. However, the new owner must realize that day-to-day life in a condominium atmosphere involves sharing these benefits with two hundred ninety-nine (299) other families who are entitled to enjoy the same benefits. A Camper's Holiday member holds title to one parcel of land and 1/300th share of the common property and facilities, and two hundred ninety-nine (299) other owners and their families are joint owners entitled to the same share.

Every effort is made by the Board of Directors to govern according to the needs of our community and to act on all controversial matters fairly and impartially. The *will of the majority* is the cardinal principle of life in Camper's Holiday.

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HISTORY OF CAMPER'S HOLIDAY

During the 1960's, Lynn Morey began to develop a parcel of property on the west side of Lake Sparkman which had only been used for picnics and fishing. It was divided into three hundred individual campsites. Four roads were paved, and all other roads were coquina rock. A used sewer plant was purchased and a wastewater system was established. One well was dug for drinking water, four modern washrooms were added, and a 66,000 gallon swimming pool was added. The plat of the park included open areas designed for the use of all residents. Then, he began to operate a travel trailer park designated as Camper's Holiday of America for the purpose of selling individual lots to qualified RV campers.

When the lots were all sold, the ownership was transferred from the developer and Camper's Holiday of America to Camper's Holiday Association, (Unincorporated), and the plat, as recorded in Official Record Book #140, page 669, was submitted to condominium ownership according to Florida Statutes (FS), Chapter 711, now Chapter 718 (FS). The notarized date on the original Declaration of Condominium and Bylaws is November 30, 1967, as recorded in the Official Record Book of Hernando County #140, page 659.

The first nine member Board of Directors was elected and installed on November 30, 1970.

Originally, only two hundred and forty (240) of the three hundred (300) lots were to be sold. The remaining sixty (60) lots, near Lake Sparkman were to be used as rental lots. Late in 1969 or early in 1970, Mr. Morey was given permission by a vote of the owners to sell the sixty (60) lots. In return, he did develop what is now known as Section F, and is now operated by the Officers of the Trustee Corporation of Camper's Holiday Association as an RV Park, permitted by Hernando County. This parcel of land was deeded to Camper's Holiday Association in January 1972, as recorded in the official records of Hernando County in Book #290, page 164.

For business reasons, the Trustee Corporation of Camper's Holiday Association, Incorporated was certified on October 9th, 1971, and was recorded, as such, in Tallahassee, Florida on October 15th, 1971.

TRACT #19 in Woodland Retreat was included in the plat of the property submitted by the developer, Lynn Morley, to condominium ownership and recorded as such in the official records of Hernando County on November 30, 1967. Subsequently, the same parcel of land was sold by Lynn Morey to Walter Markle, a condominium member. The matter of ownership was taken to the

Circuit Court of Hernando County in February 1975. It was ordered and adjudged in favor of Camper's Holiday. An agreement was reached allowing Mr. Markle to continue to live on the portion of the land that he then occupied until his death, with no survivors rights. This tract of land is now used as a disposal area for leaf and brush.

When the plat of Camper's Holiday of America was transferred to Camper's Holiday Association, the following parcels of land were not included:

A. Camper's Holiday Association holds a quitclaim deed from the developer for Land Parcel A, an entrance easement, and for Land Parcel B, Section F. The title insurance for both parcels was issued April 17, 1972. The Parcel A easement allows perpetual use of the portion of land at the gatehouse entrance that was not owned by the developer.

B. The strip of land west of Sections B and C and adjacent to County Road 581, was sold to R. A. Freidel, a former member of Camper's Holiday Association. This strip of land has made a buffer between Camper's Holiday and the noises of the road. In 1972, Mr. Freidel presented three items for consideration of the Board of Directors with regard to the buffer strip.

1. That the condominium purchase the strip from him at a price of \$30,000.
2. That he sell the lots and the purchasers be accepted as associate members of the condominium. (At that time, no changes involving the equity of our members could be made without 100% membership approval.)
3. That he sell the lots and be allowed to make necessary connections to Camper's Holiday sewer and water facilities at his expense. Each owner would then be charged a reasonable sewer and water fee. This offer was not accepted because furnishing sewer and water to properties outside the condominium would place Camper's Holiday in a position subject to the various ramifications of control of public utilities by public governing bodies, including taxation.

Throughout the years, Mr. Friedel made many different offers. In 1997, it appeared very likely that an actual sale was imminent with possible detrimental consequences for Camper's Holiday. A special membership meeting was called, and upon the assurance that the Board of Directors would act upon the future use of the strip according to the will of the people, (i.e. the strip of land will remain as a buffer strip between Camper's Holiday and S581), a majority of votes were cast in favor of buying the strip for \$15,000. The deed was recorded March 19, 1998, in Hernando County Official Records, Book #1181, page 158.

C. A narrow strip of land, separating the north boundary line of Section A from the adjacent undeveloped one hundred twenty (120) acres owned by George R. Burt & Co. This parcel of land is approximately fifteen (15) feet wide at the west and some twenty (20) feet wide at the east. During a span of years, owners of lots

in Section A have acquired deeds and have paid taxes on some twenty (20) parcels of this strip, and they have used the land as an extension of their individual condominium lots. Camper's Holiday has no control over the use of these pieces of property. There are ten (10) lateral roads in Section A, each approximately twenty (20) feet wide, running from Bob White Drive to the north boundary line of Camper's Holiday. These roads are common property and they are maintained by Camper's Holiday. A security fence cannot be erected along this north boundary line because there is no continuous line of common property on which to do so. No fence may be allowed to separate a lot owner from part of his property.

D. In February, 1988, John Crannell, offered his condominium property lot A-1 and lot A-2 for sale. He also held the deed for approximately one-half acre of land directly abutting lots A-1 & A-2 and extending westerly to the right of way along Road 581. Mr. Crannell intended to sell his condominium property and the abutting parcel of land as a package deal. This sale could have resulted in unfair use of privileges and facilities by persons not residing in Camper's Holiday. In addition, the cost of removing sewer and water lines from unowned property would have been levied against Camper's Holiday. The matter was resolved by a membership vote in favor of buying the one-half (1/2) acre directly west of Camper's Holiday boundary line and using the property for a RV storage area. Lot A-1 was purchased by a condominium member.

E. In January 1989, a deed was executed between Camper's Holiday and William and Edna Keitzer, former members of the association, for the sale of a small portion of land located west of and abutting Lots A-3 and A-4. The purchase of this land allowed Camper's Holiday to extend the existing security fence to the north boundary line. More importantly, the eight (8) feet of water and sewer line located over the boundary line would now be located on property owned by Camper's Holiday Association.

Section F

In 1972, the area now known as Section F was developed as a recreational vehicle (RV) campground permitted to operate in accordance with Hernando County campground ordinances. Section F is now maintained and operated as a business supervised by the officers of the Trustee Corporation of Camper's Holiday, Inc. for the benefit of the condominium membership. Renters in the campground are welcomed in common facilities, and they are encouraged to become involved with all programs sponsored by the activity committee. A member of the condominium association is designated as a liaison officer for the purpose of promoting a cordial relationship between the association members and renters in the campground. The rental income from about sixty-seven (67) sites is a major factor contributing toward a lower condominium fee for each member of Camper's Holiday Association.

Security Fences

About 1979, a chain link fence was erected to separate Cardinal Way in Section C and Starling Way in Section B from the buffer strip. This fence was the subject of heated dissension among separate factions of members of the association. The cost of approximately seventeen hundred dollars (\$1700) was covered by donations from the members in favor of the security afforded by the erection of the fence. No condominium funds were involved. The fence ended at the corner of Starling Way and Bob White Drive. It was extended, using condominium funds, to the north boundary line when the purchase of the Crannell and Keitzer property made it possible.

A fence was erected on the south boundary line of Camper's Holiday by Harvey Johnson for the purpose of separating Section F from his adjoining property. In 1998, three hundred (300) feet of a six (6) foot chain link fence was added from the end of Harvey Johnson's existing fence to the polishing ponds of the sewer plant, using condominium funds. This added fencing afforded a measure of privacy and security to the campers in the rental area.

Variance

The Declaration of Condominium & Bylaws established Camper's Holiday as a condominium when it was recorded in the Hernando County Official Record Book in 1967. From that date, until the Zoning Department of Hernando County was established in 1972, there were no building limitations or restrictions in Camper's Holiday except those enforced by the developer. At the inception of the zoning department, all existing structures (four-sided buildings) in Camper's Holiday were classified as non-conforming structures and grandfathered in. These structures will be permitted as long as they remain structurally sound. They are never to be altered or replaced. A building moratorium was then imposed on Camper's Holiday which banned construction of any further buildings, additions or improvements.

At a meeting of a large group of members of Camper's Holiday Association with members of Hernando County's Zoning Department, an agreement was reached, and a dimensional variance was granted to Camper's Holiday on February 20, 1973, under the authority of Hernando County Ordinance Number 72-3. The variance *runs with the land* and is irrevocable. It permits reasonable use of land in a manner equivalent to the use permitted to other landowners in the same zoning district. It allows non-conforming uses by construction of improvements, which will be permanently attached to travel trailers. The terms of this variance was added, by a duly adopted amendment, to our Declaration of Condominium in February 1980.

This variance, plus the fact that our Declaration of Condominium was recorded in 1967, has been the basis to allow the building improvements and additions that make it possible for members of Camper's Holiday Association to enjoy comfortable living conditions.

History Highlights

- 1999 -Board of Directors passed a motion to adopt a five (5) year plan to upgrade the sewer lines including all manholes. Phase 1 completed, Section D.
-Purchased new backup generator for recreation hall and two (2) water wells (~\$20,000) as required by FL law.
- 2000 -Phase 2 of five (5) year plan completed, Section D.
-Entrance and exit redesigned and modified; black topped to Culbreath Road
-Pool deck resurfaced
-Remodeled kitchen; electrical wiring, plumbing, new ceiling, walls, floor, new sinks, tables, etc. all meeting state health codes
- 2001 Spec Assess \$300 per unit = \$90K
\$60,000 improvements to sewer lines Section A
\$20,000 resurface/repair roads
\$10,000 resurface bottom of pool
- 2002 Spec Assess \$300 per unit = \$90K - replace sewer lines Section B &C
-New truck purchased to replace one in service for 15 years
-Hernando Co Commissioners voted to clean our canal, to prevent serious flooding in the future
- 2003 Membership vote passed to increase allowable square footage from 35% to 40% building limit
-Canal cleaning project completed
- 2004 Spec Assess \$150 per unit - \$45K
\$30,000 update lower 16 sites in Campground with electric, plumbing, sewer
\$15,000 new maintenance building
- New pool furniture
-New PA system in Rec Hall
-WWTP Permit renewed for 5 years

- 2005 Geo-Thermal Pool Heater and Cooler added
- 2006 -Purchased 2004 Massey Ferguson Tractor (\$16,000)
 -Purchased new generator for sewer plant (\$13,500)
 -Purchased 2002 golf cart (\$3,000)
 -Blacktop in Campground due to upgrades (\$3,700)
 -Purchased tankless water heater for Rec Hall (\$1,800)
 -Upgrade Gatehouse for new gate system; new desk, new computer, new carpet, paint, misc hardware (\$1,200)
- 2007 -Purchased 4 tankless hot water heaters for all bathrooms
 -New electric gate system
 -Refurbished pool to bring up to county code, resurface bottom and sides, fix crack in skirting & other misc repairs (~\$27,000)
 -Security cameras installed at Gatehouse
 -Established www.campersholiday.com
- 2008 -Installed Wi-Fi in Campground (~\$2,000)
- 2009 -Developed Employee Handbook
 -Hired Qualified Property Management
 -WWTP Permit renewed for 5 years
 -Installed Hernando Co recycle bin
- 2010 Spec Assess \$300 per unit = \$90K
 \$90,000 Converted remaining fifty (50) sites in campground with new water and sewer lines and electric meters
- Replaced clay tile laterals in Section D; raised and sealed manholes
 -Removed Mobile Homes 1 & 2; two (2) sites created for workampers
 -Handicapped toilets installed in common areas
 -Commercial Laundries contract
 -Water conservation education began with entire membership
- 2011 Spec Assess \$300 per unit = \$90K
 \$90,000 Main sewer lines videoed for collapse and root damage; all relined to fix water infiltration into Waste Water collection system.
- Campground sites paved and roads sealed
 -Entered into Consent Order contract with FL Department of Environmental Protection due to overflow of ponds

- 2012 -Berms between ponds 2 & 3 built up and repaired
-Purchased new chlorine shed at the sewer plant
-Attended Family Motor Coach Association RV Rally for advertising our campground
-Refurbished front entrance sign
-Chemical treatment of trees on common grounds to alleviate tussock moth/worms
-Revamped entrance/exit gate at gatehouse
-Built Dog Run
- 2013 Spec Assess \$100 per unit = \$30K
-Purchased a water filtering system, as required by the FL Department of Environmental Protection
-Berms between ponds 1 & 2 built up and repaired
-Repaired existing leach field and added small leach field
- Membership approved 14' wide park models, not to exceed 500 square feet

THE CONDOMINIUM CONCEPT

Condominiums are *creatures of statutes*. Chapter 718 of the Florida Statutes (FS), also known as the Condominium Act, is the governing factor promulgating the administration rules that prescribe, implement, and enforce the ongoing activities of Camper's Holiday Association. A waiver, or the failure to enforce a provision of the rules and regulations in any particular instance, shall not stop the association from enforcing this provision in any other instance.

Camper's Holiday Association (unincorporated) was formally created in December 1967, under the Condominium Act of the State of Florida, when its Declaration of Condominium and Bylaws were recorded with the Clerk of the Circuit Court in Hernando County.

It is comprised of three hundred (300) unit/sites, owned individually, together with an equal undivided share of the common elements.

Three distinct parts make up the Condominium:

1. Each lot owner has exclusive ownership of a single unit/site.
2. Each lot owner has joint ownership of common grounds, common buildings and improvements, and all common property.
3. Each owner is a member of the association, and the association is the governing entity for the community.

All owners are members of the association, but no owner may act for the association simply by virtue of being an owner.

The purpose of the condominium is to provide stability and security with central responsibility for efficient and quality operation of the property, and to promote happiness and peace of mind to the majority of the owners.

A Board of Administration is elected by the association membership and is delegated by the members of the association to manage and govern the affairs of the condominium. The decisions of the elected Board of Directors are based on the "will of the people" (the Association). The obligation of each director is to act fairly and in good faith for the majority of the members, with the full knowledge that it is impossible to satisfy every member. The responsibility and authority of the Board of Directors is substantial and real.

Through the Board of Directors, it is the association's responsibility to administer the shared facilities of the condominium property, to promote harmony and uniformity within the condominium community, and to enforce the restrictive

covenants in the Declaration and all the other documents which regulate the condominium.

The Association, through its Board of Directors, continuously faces the responsibility of maintaining the balance between individual rights and preserving the common scheme for the benefit of all owners. In order to accomplish this goal, each member of the association must be willing to sacrifice and/or compromise certain individual rights.

The restrictions and covenants contained in the declaration “run with the land” as permanent restrictions and will remain effective until the condominium itself is terminated. When covenants “run with the land,” the person(s) who assume ownership of part of the land also assume ownership with the presumed knowledge of its covenants.

Definitions:

Condominium - that form of real property, which is created pursuant to the provisions of Chapter 718 Florida Statutes (FS), which is comprised of units that may be owned by one or more persons, and in which there is, appurtenant to each unit, an undivided share in common elements.

Condominium Parcel - a unit, together with the undivided share in the common elements.

Condominium Property - the lands, leaseholds, and personal property that are subjected to condominium ownership, whether or not contiguous, and all improvements thereon, and all easements and rights appurtenant thereto intended for use in connection with the condominium.

Common Elements - the portions of the condominium property that are not included in the units.

Unit - a part of condominium property that is subject to exclusive ownership. A unit may be in improvements, lands, or land and improvements together, as specified in the Declaration of Condominium.

A unit owner is entitled to the exclusive possession of his unit, subject to the provisions of Chapter 718 (FS) and to the Declaration and Bylaws of Camper’s Holiday. He is entitled to use all the common elements in accordance with the purposes for which they are intended, but no use may hinder or encroach upon the lawful rights of others.

When a unit is leased or rented, a tenant shall have all of the owner’s use rights in the common elements and the unit owner shall not have such rights except as a guest.

PERCENTAGE OF OWNERSHIP & SHARE OF COMMON EXPENSES

Each unit owner shall own an undivided share of the common elements. There being 300 units, each unit owner shall own an undivided 1/300th share of the common elements and each unit owner shall share common expenses and own common surplus equally. The undivided share belongs to the unit and cannot be separated from it, and shall pass with the title to the unit, whether or not separately described.

A unit owner is liable for assessments which come due while he is the unit owner. This liability may not be avoided by waiver of the use or enjoyment of any common element or by abandonment of the unit for which the assessments were made.

DOCUMENTS

The Declaration of Condominium is the document that actually creates the condominium.

It establishes the covenants and restrictions, which will affect the property and will govern the residents during the entire existence of the condominium.

It includes within its definition any amendments, which may be made to it.

With the recording of the declaration, real property loses its traditional characteristics and becomes a condominium.

The Articles of Incorporation is the document that establishes the part of the condominium responsible for the maintenance, management, and operation of the common elements of the condominium property.

The Articles of Incorporation of Camper's Holiday establish a corporation—not-for-profit under Chapter 617 of Florida Statutes (FS) for the purpose of governing the condominium. It is not tax exempt, but no part of the profits or income may be shared or distributed among the members of the association.

Bylaws establish procedures for carrying out the responsibilities that are defined in the Articles of Incorporation. They define the powers and manner for exercising those powers by the Board of Directors and by each of the officers of the association.

Rules and Regulations are supplemental restrictions published and adopted by the Board of Directors. These rules and regulations cannot contradict or nullify

those in the declaration or its attached exhibits. Every rule and regulation adopted by previous boards is enforceable as written until it is rescinded, amended or replaced by present or future boards.

Resolutions of Procedures and Policy Statements outline and clarify existing standards of conduct for unit owners and guests. They also establish standard forms for providing warning notices of a violation of rules, and reminder correspondence to unit owners who are late or delinquent in payments. They may provide for assignments in the use of the common elements, or they may include a procedure for the use of the recreation hall, swimming pool, condominium equipment, etc. To insure consistency in both practice and procedures, records of the standing operating practices should be preserved in writing.

Priority of the Law

With the many laws and regulations which govern condominium living, at times there will be conflicts, or apparent conflicts, in determining what part of the law is applicable. From among the many laws and regulations, there is a system of priorities with which the Board of Administration should be familiar.

Inconsistencies between documents, which cannot be resolved by any reasonable interpretation, shall be decided by the rule in the document with the highest priority as follows:

1. Declaration of Condominium and Bylaws
2. Rules and Regulations adopted by the Board of Directors
3. Resolutions and Policies statements

If a provision in any of the Documents (including the Declaration of the Condominium) is inconsistent with Federal, State, or Local laws, the inconsistency in the condominium documents will be invalidated in favor of the law in the following descending order:

1. Federal and State Constitution
2. Federal and State Statutes (including the Department of Environmental Protection)
3. Administrative Division of Florida Land Sales – Bureau of Condominium
4. Hernando County laws and ordinances
5. Declaration of Condominium and Bylaws
6. Rules and Regulations as enacted by the Board of Directors
7. Resolutions as promulgated by the Board of Directors

VOTING RIGHTS

Each condominium unit shall be entitled to one vote at meetings of the association.

In the event of joint ownership of a condominium unit, a “designated voter” is eligible to be named on the voting certificate form or roster maintained by the secretary of the association. The voting certificate remains valid until the owner’s wish to change the designated person or until the condominium unit is sold.

PROXIES

Florida Statutes authorize the use of proxies but places restrictions on the type of proxies and where they may be used. No proxy may be more than ninety (90) days old, and a proxy may be used only at the meeting for which it was given.

No proxy may be used in the election of members of the Board of Administration (Directors) and the voting in all board elections must be by ballot.

General proxies may only be used to establish a quorum and for other non-substantive matters where the use of limited proxies is not required by law.

Limited proxies may be used for:

- All votes taken to waive or reduce reserves
- All votes to waive financial statement requirements
- Votes to amend the Declaration of Condominium, the Articles of Incorporation, or the Bylaws
- All votes on any matter where a vote of the unit owner is required

A limited proxy effectively directs the holder of the proxy to vote in a specific way, the choice having already been made by the absent owner at the time the limited proxy is delivered.

To be valid, the proxy must identify the person who will vote at the meeting by name or by designating a specific officer of the association, such as president or secretary.

The proxy must identify the meeting for which the proxy is given, the lot number of the unit that the proxy represents, and also provide a signature block for all the owners of record or the designated voter to sign.

The proxy shall be returned to the secretary prior to the meeting. Once the presiding officer has called the meeting to order, no further proxies may be accepted.

A power of attorney may not be used unless it contains all of the required proxy information, and unless it is given for the specific meeting, and is less than ninety (90) days old.

ELECTION PROCEDURES

All election procedures must be held in accordance with the requirements of the Florida Condominium Act.

The issues that will come before the membership meeting govern the preparation of the ballots. At most membership meetings, there will be an election of officers, but in addition to that, there may also be votes for the waiver of reserves, votes for the alteration or modification of the common elements, or votes on amendments to the condominium documents.

These different votes will all be factors in determining how many different ballots shall be used, and in what format they will appear.

The ballots for board elections require the special attention outlined in the Condominium Act. If the specific directions in the ballot packet are not observed, the votes are automatically invalidated.

A majority of votes cast will decide most matters:

- A plurality of votes will decide the outcome of the election.
- Each candidate with the highest number of votes will be declared a winner.
- A two-thirds (2/3rds) majority of the votes cast is required for a decision on amendments to condominium documents.
- The election is not valid if less than 20% of the eligible voters have cast a ballot.

If a tie exists between two (2) people running for the board, a runoff election for one (1) position shall be scheduled between twenty-one (21) and thirty (30) days after the date of the tie vote. Within one (1) week of the original election, the board must mail or personally deliver a notice of the runoff election to each member of the condominium association.

All of the ballots from any election including those “invalidated” and all the outer envelopes are official records of the association and must be retained for a period of one (1) year.

FINANCIAL RESPONSIBILITIES

The managerial powers assigned to the Board of Directors and the rights and restrictions assigned to the members of the association (lot owners) are clearly defined in the condominium documents.

The Board of Directors must approve the annual budget of projected income and estimated expenses for each fiscal year. The Declaration of Condominium states “one year of each unit’s annual assessment shall be due and payable in advance to the Association on the last day of the first month of the fiscal year.” However, Florida Statutes Chapter 718 (which takes precedence over our documents) now states that the fees shall be paid in advance, but shall be assessed “no less frequently than quarterly.” This means that the quarterly installments shall be received on or before January 1st, April 1st, July 1st, and October 1st of each year. If desired, our members may pay the total annual assessment at the time the first quarter is due (or in some other acceptable way convenient for the owners), but all quarterly payments must be made in advance to avoid delinquency. Each member of the association is responsible to pay a late charge for any payment not received at Camper’s Holiday on or before each due date as it appears on the quarterly statement.

In addition, the board has the power to levy special assessments and establish payment specifications. Any fees not paid when due shall bear interest at the rate of 1% per month until paid. The unit owner is responsible for any costs incurred by the association incident to the collection of delinquent fees.

Although the owners of each of the three hundred (300) units equally share the expenses incurred for the operation of the common elements in Camper’s Holiday, any specific expense incurred by the association as the result of an individual owner’s action or in response to a request of an individual owner, shall require reimbursement to the association.

Some examples are:

- Damage to common property
- Lost transponders or excessive breakage of them
- Unusual junk pickup
- Tractor service or use of other equipment
- Damage to borrowed tools
- Necessary charge for mowing or lawn cleanup
- Long distance phone calls to members because of an emergency involving individual sites

- Service charge for delinquent fee statements
- Interest @ 1% per month after a full month of past due fees
- Any other expense incurred by an individual owner that does not involve a common element.

The financial records are available to any member of the association within five (5) business days after receipt of a written request to inspect the records. Members may also consult the Treasurer for a discussion of financial matters.

RIGHTS OF OWNERS

Each lot owner is entitled to:

- Hold membership in the association with full voting rights – one (1) vote per lot to be cast by the designated voter of record. A unit may be denied a vote on a controversial matter at a membership meeting if a designated voter's name does not appear on the roster of designated voters.
- Hold exclusive ownership of an individual condominium unit together with all rights guaranteed by the condominium documents.
- Use the common elements without paying a fee. The common elements, common areas, and recreational facilities serving the association, are available to owners, together with invited guests, in accordance with the association documents and properly adopted rules and regulations. The association may charge a fee for the **exclusive use** of common property by an individual property owner.
- Inspect the official records of the association at a reasonable time, subject to all adopted association rules.
- Receive an annual financial report of actual receipts and expenditures covering the previous twelve (12) months within sixty (60) days following the end of the fiscal year.
- Entitled to notification at least forty-eight (48) hours prior to board meetings and/or any other meeting at which a quorum of board members is present for the purpose of discussing business or actions concerning the welfare of the association. The notice will be posted in the designated spot determined by a motion of the Board of Directors and recorded in the minutes of the association.
- Receive written notice, including the agenda of the annual membership meeting and the election of officers fourteen (14) days in advance of the meeting.
- Object, along with the written application of 10% of the voting interests to a budget increase which exceeds 115% of the assessments for the previous year.
- Expect the Board of Directors to respond within thirty (30) days after sending a written complaint to the board by certified mail.

- Pay assessments on a quarterly or more frequent basis.
- Expect the association to maintain the common elements.

Any member of the association is entitled to be heard regarding problems of concern in one of the following ways:

- By making a written request to the board for the matter to be placed on the agenda at a regular meeting
- By referring the matter to the single board member whose area of responsibility covers the problem of concern

RESPONSIBILITIES OF OWNERS

Each lot owner must acknowledge that he or she has chosen to live in a deed restricted community, and therefore has the unalterable obligation to comply with the provisions of the Florida Statutes and the Documents of Camper's Holiday Association.

Each owner must also recognize that the close proximity of the respective condominium units, the mutual utilization and sharing of the common elements, and the need for compatibility and congeniality amongst the unit owners, necessarily curtails the freedom of choice inherent in separate, privately owned property. Certain individual rights must be sacrificed in order to promote the community rights and privileges of the majority of unit owners.

Each owner, together with their guests, must use the common elements in a manner that will not hinder or infringe on the rights of the other unit owners. Persons who do damage to common property are responsible for paying the cost of repair or replacement.

The association is granted by statute the irrevocable right of access to each individual condominium unit/site. Such access shall be during reasonable hours for any of the following reasons:

- To maintain, prevent damage, or make necessary repairs to common elements or adjacent sites.
- To rectify unkempt appearances, to take measures to prevent damage, and to make necessary repairs on any unit/site if an emergency should occur during the absence of the owner. The owner of the unit/site shall reimburse the association to the full amount if any expense is involved.

Essentials

Florida Statutes state that a unit owner may be held personally liable for the acts and omissions of the association in relation to the use of the common property. Unit owners should therefore take on these additional responsibilities:

- Attend and participate in all membership meetings.
- Attend all board meetings and review the minutes.
- Vote on all issues and in every election.
- Cooperate with other unit owners in everyday life.
- Bring your problems and concerns to the Board of Directors. Do not spread or listen to unconfirmed rumors.
- Be familiar with the provisions of the condominium documents.
- Be watchful and immediately report to the gatehouse or to one of the board members any wrongful or suspicious act, misuse of common elements, vandalism, and/or unidentifiable strangers.
- It is the unwritten duty of all able members of the association to take their turn as a member of the Board of Directors. Be willing to serve when you are needed. It is not enough to sit back and expect others to act in your place while you offer advice or criticism from your armchair.

In order to maintain peaceful community living, there shall be an on-going, open communication between the unit owners and their elected representatives, the Board of Directors.

ADMINISTRATION

BOARD OF DIRECTORS & OFFICERS OF THE TRUSTEE CORPORATION

All officers and board members shall be current members of Camper's Holiday Association.

The Board of Directors is composed of nine (9) members, duly elected in accordance with Florida Statutes, Chapter 718, and with the Bylaws of Camper's Holiday Association. Collectively, the board is the legal entity representing all members of the association. Its authority is real and comprehensive. To the extent that the association has control of the affairs and the property of the condominium, the board has the responsibility to implement and enforce that authority.

The Articles of Incorporation of Camper's Holiday Association establish the manner for exercising these powers by the Officers of the Trustee Corporation, who are the same as the Officers of the Board (President, 1st and 2nd Vice-Presidents, Secretary and Treasurer), and the members of the Board of Directors.

The President (as the president of the Trustee Corporation of Camper's Holiday Association, Inc.) is the administrative officer who directs all phases of management and operation of the park. He is to be consulted on all questions of

administration and policy. The president has the responsibility of supervising the gatehouse personnel and procedures. When the president is absent from the park, the other officers of the Trustee Corporation in the following order shall perform his duties:

1st Vice-President
2nd Vice-President
Secretary
Treasurer

Each director serves a two (2) year term and is elected by plurality vote of the membership. If a vacancy occurs, a non-elected nominee, according to the order in which the nominee finished in the last election, will be appointed to serve the unexpired term of vacancy. If none of the nominees wish to serve, the appointment shall be made at the discretion of the Board of Directors. Vacancies must be filled in a sufficient number to constitute the quorum required by the Bylaws.

RESPONSIBILITIES OF BOARD MEMBERS

Directors are required to study and be familiar with the rules and customs of the organization, particularly in their own sphere of responsibility. They need to be aware of their fiduciary responsibility to insure that the operations of the association are carried out in the best interests of all unit owners. Ultimately, each director is responsible for all acts of any committee that they may create.

Each member of the board, as a director, is obligated to uphold and enforce all rules and regulations, with equal fairness and impartiality, regardless of personal feelings and ties of friendship.

All actions involving policy-making, business transactions, expenditures, operational procedures, etc. shall be transacted at a properly posted business meeting of the Board of Directors. If there is an ambiguity of opinion, the recommendation of a majority of the directors shall prevail. Each member of the board shall be presumed to have voted “yes” on any board action unless the member specifically votes “no” or abstains from voting because of a conflict of interest which actually exists. A member may not abstain on reasons of general principal. The reason for abstaining must be disclosed and recorded in the minutes of the meeting. Directors may not vote by proxy or by secret ballot. Exception: Corporate officers may be elected by secret ballot.

No board action may be taken at any time a quorum is not present. However, if the business is urgent, or if time is a factor, action may be taken provided all members who are available have been notified. At least five (5) members must be in

agreement to give their written approval of the action in question. The action must be ratified at the next authorized business meeting. In the case of an emergency, any board member who is present is authorized to take remedial action at once and get board approval at the first opportunity.

To facilitate efficient and smooth operational procedures, the President appoints each board member to oversee a specific sphere of responsibility. All requests for information, advice, comments (constructive or otherwise) on staff performance, maintenance affairs, standards, finance, matters of policy, operational procedures, permits, activity affairs, unit occupation, etc., are to be referred to the board member who is the director of that particular phase of operation.

Each request or problem will be discussed and investigated. If no apparent solution is possible, the matter will be brought before the entire board for mediation and/or arbitration. If a disagreement cannot be resolved, any lot owner has the right to seek court action, or injunction, or both, against the association or any director who “willfully and/or knowingly” fails to comply with the provisions stated in the Florida Statutes (Chapter 718) or the documents of the association. Any act of willful omission to uphold these rules is considered to be grounds for civil penalty and the prevailing party is entitled to attorney fees. Prior to the institution of court litigation, the parties to the dispute shall petition the Division of Non-Binding Arbitration. Arbitration shall be conducted according to the rules promulgated by that division.

All officers of the Board of Directors shall act without compensation unless otherwise provided by resolution of the board. Any officer being so compensated shall not be a member of the Board of Directors.

All members of the Board of Directors have a fiduciary responsibility for the association’s budget, cash flow, and reserves. They negotiate contracts, and they are responsible for security measures, management policies, and operational procedures. Their responsibilities include the upkeep and maintenance of common elements, buildings, grounds, the tools and maintenance equipment, and trash removal.

They must also enforce rules and regulations, building guidelines, unit occupancy standards, in accordance with all association documents. They oversee the operation of the wastewater treatment plant, the water supply, and the swimming pool under the strict jurisdiction of the Department of Environmental Protection, the Hernando County Health Department and Southwest Florida Water Management. In general, it is the duty of the Board of Directors to uphold the common interests of three hundred (300) lot owners.

There is always a risk of not pleasing individual owners who have criticisms and/or complaints for real or imaginary reasons. All condominiums are operated under the concept of majority rule.

The association is required to maintain adequate insurance coverage to protect condominium property, the association, the association property, and the common elements. Liability insurance for the officers and directors is included to provide basic protection for those who have volunteered to serve in these positions of responsibility.

BOARD MEMBER COMMITTEES

All complaints against the actions or conduct of board members, other members of the association, disputes about property, violations of rules, etc. are to be directed (in writing) to the Board of Directors for discussion and mediation before any other steps are taken. If it becomes necessary, a meeting will be arranged with the entire board to decide the disposition of the point in question.

Lot owners are advised to direct all requests for information, advice, comments, complaints, or criticism (constructive or otherwise) on any matter pertaining to the operation of the park to the director who is the chairman of the following committees.

There is no provision in condominium documents to govern the establishment of board committees. Each President has the option of choosing specific areas of responsibility according to existing condominium priorities.

ACTIVITIES

The supervision of the recreation hall and its facilities is the responsibility of this director. This chairman is the social director of the association. All social activities are arranged under the auspices of this director.

Sub-committees are organized for various programs conducted for the benefit and enjoyment of the residents. Volunteers are encouraged to become members of these sub-committees.

A monthly calendar is distributed to each resident of the park from November through April. Activities are scheduled as nearly as possible to meet the needs of all members. It is the responsibility of those who wish to use the recreation hall to request a date and time at least one (1) month in advance to be assured of a spot on the calendar.

All members of the association and renters in the condominium area and Section F are invited to present recreational ideas, craft projects, entertainment programs, etc. to the activity chairman.

PERMITS

Applications are to be presented to this director for the required permits as follows:

- To rent or offer free occupancy of units in the condominium.
- To reserve space in the RV storage area.
- To permit use of space on owner's unit/site for overnight parking of guests.
- For extended RV parking privilege for loading and/or unloading or some other reasonable purpose. The chairman of this committee decides the validity of each request.
- For permission to cut down a tree.

MAINTENANCE

The Board of Directors is responsible for the management and operation of the association property. Association property includes all real and personal property which is owned by the association for the benefit of its members. The primary responsibility of the maintenance and utilities coordinators is to manage and maintain the association's common property. This includes the responsibility to keep the property in a state of good condition, and to repair and replace portions of the property when necessary and circumstances dictate. The coordinator's first duty is to protect the association's property. The maintenance responsibilities are divided into two areas working cooperatively as one unit. They are:

General Maintenance Coordinator

This individual's responsibility extends to:

- Directing the maintenance staff.
- Planning and overseeing employees work schedules.
- Regulating the use of association equipment.
- Making recommendations for major repairs and purchases related to common property.
- Oversee maintaining the pool.
- Responsible for the appearance and upkeep of buildings and grounds.
- Responsible for coordinating of outside maintenance and repair contractors.
- Work cooperatively with utilities coordinator.

Utilities Coordinator

This individual's responsibility extends to:

- Maintaining a working relationship with the Engineer of Record and the Florida Department of Environment Protection.
- Monitor the operation of the sewage, wastewater, and well water systems.
- Maintain log books and monitor required testing.
- Coordinate water quality programs.
- Oversee all repairs and maintenance of utility systems.
- Work cooperatively with general maintenance coordinator.

SPECIAL PROJECTS

This director is appointed by the President to handle special projects in various areas of park improvement. He is involved in matters of product research, cost analysis, and efficiency procedures.

STANDARDS

This director is required to study and uphold the building rules and regulations as set forth in condominium documents and to be familiar with Hernando County building codes. He may be consulted for clarification and interpretation of all standards rules, including those of the Hernando County Zoning Department.

This chairman is responsible for granting permits for:

- All exterior improvements, additions, and/or auxiliary structures to be placed on any unit/site regardless of cost.
- Plumbing and electrical installations on private lots.
- Poured concrete.
- Deliveries of construction materials, cement, gravel, dirt, landfill, etc.
- Any alteration of land grade levels.

His duties also extend to the following:

- To check easements on individual lots for placement of RVs and auxiliary structures.
- To inspect new and used recreational vehicles as to appearance, size, and projections, prior to any installation on a permanent or seasonal basis.
- To check easements, condition of property, and conformity to the 40% rule of construction when notice is received that a lot is to be offered for sale.

- To make periodic surveys of the appearance and upkeep of individually owned lots in the condominium area. When necessary, recommendations for improvements shall be delivered to the owner of the lot.

The Standards Director is to be notified whenever:

- A unit/site is to be sold or the title transferred.
- A new RV is brought to the park for permanent installation and/or whenever a used unit is sold for continued use in the park. This is also required when renters bring a RV into the condominium area on a seasonal basis.

BOARD MEMBERS ARE NOT TO BE DISTURBED BEFORE 9:00 A.M. OR AFTER 5:00 P.M. FROM MONDAY TO FRIDAY OR ON WEEKENDS EXCEPT FOR EMERGENCIES.

PARLIAMENTARY LAW

Florida Statutes and the Bylaws of Camper's Holiday Association provide that proper parliamentary procedures (Robert's Rules of Order) are to be followed throughout the course of all business meetings.

The principles are as follows:

- Rule of the majority
- Right of the minority to be heard
- Equality of opinion
- Protection of absentees
- One subject at a time

Its purposes are:

- Orderly conduct of business
- Protection of the rights of members
- Decorum in debate
- Solid foundation for resolving questions of procedure

When proper procedure is followed, a meeting will be fair, it will protect the rights of individual members, there will be enough flexibility to deal with all issues and allow for a democratic result to be reached on each decision which comes before the meeting.

Decorum for a successful meeting is built on mutual respect between the membership and the presiding officer of the meeting. All issues and requests to

speak should be presented through the chairman of the meeting. The rules of debate should be obeyed and all comments should be confined to the question before the meeting. There is some degree of latitude allowed in the formality of procedure in meetings of a relatively small organization such as Camper's Holiday.

MINUTES

The minutes of the meeting serve as the permanent record of the proceedings. A complete meeting record does not require that a word for word transcript be kept or that a detailed account be recorded of debate and general discussion. The minutes should include an account of each item of business brought before the meeting and a clear and concise record of the item's disposition. It is not necessary to include what has been said - only what has been done.

The maker of the motion is recorded in the minutes but not the seconder. A second merely suggests that the subject should be discussed. It does not suggest that the seconder agrees with the motion.

Each board member's written report, including expenditures, and other pertinent information reported at the meeting shall be attached to the minutes as a permanent record. Also, all records supplemental to the meeting shall be attached to the official minutes of each business meeting and maintained on file for a period of not less than seven (7) years.

ASSOCIATION MEETINGS

A meeting of the Board of Directors is defined as any gathering of a quorum of board members for the purpose of conducting any business involving condominium interests. These meetings are open to all deed-recorded members of the association. Non-members are excluded. The right to attend includes the right to speak with reference to any agenda item.

All meetings are held as specified by the Condominium Act (FS) and proper parliamentary procedures are observed. The place, date, and time are set at the discretion of the Board of Directors. Exception: The annual membership meeting, according to condominium bylaws, must be held during the month of February.

All official notices are posted in a glass enclosed bulletin board located in the newspaper shelter opposite the gatehouse. Notices of all board meetings are to be posted for forty-eight (48) continuous hours in advance of the meeting. Notice of the annual membership meeting, including the agenda, shall be posted fourteen (14) continuous days in advance of the meeting.

ANNUAL MEETING

Purpose: To provide an occasion for members of the association to elect their leaders, a forum to adopt and approve financial policies, a time to make changes in governing documents, and an opportunity to address all matters for the general welfare of the community.

An advance notice of the election of members of the Board of Directors must be sent to each lot owner no less than sixty (60) days before the date of the meeting. This advance notice may be included on the agenda of the November meeting and mailed to each member as a part of the minutes.

ORGANIZATIONAL MEETING

This meeting is held in the same place and immediately following the adjournment of the annual meeting. The purpose of this meeting is to elect the new officers of the Trustee Corporation who are the same as the officers of the Board of Directors (President, Vice-President 1st and 2nd, Secretary, Treasurer). These corporate officers may be elected by secret ballot. Secret ballots may not be used at any other time.

MEETINGS OF THE BOARD OF DIRECTORS

A business meeting is held to discuss the concerns and interests connected with day-to-day operational policies, to transact condominium affairs, to identify and work out problems, to debate and dispose of motions proposed for the benefit of the association.

The date and time of the meetings are at the discretion of the Board of Directors.

Any unit owner is entitled to place an item on the agenda of the meeting for the purpose of introducing a topic for discussion. A written request to do so must be filed with the secretary at least forty-eight (48) hours in advance of the posted time of the meeting.

BUDGET MEETING

A written notice and copies of the proposed annual budget must be mailed to all unit owners. This notice must be given to each owner at least fourteen (14) days before the date the meeting is called. The notice must provide the time, place, and purpose of the meeting.

SPECIAL MEETINGS

Special Meetings may be called by the President or by any member of the Board of Directors or at the request of two thirds (2/3rds) of the voting rights of the members of the association for any purpose and at any time or place. Notice of

special meetings, including the purpose, shall be posted, mailed or delivered by the secretary at least five (5) days in advance of the meeting.

In most cases, special meetings are called for the purpose of discussing a single item of business. If additional items are to be brought up, it shall be so stated on the posted agenda.

If the special meeting is called for the purpose of considering special assessments, or a change of rules regarding unit use, the notice must be posted and delivered to the owners at least fourteen (14) continuous days before the time of the meeting.

UNIT OCCUPANCY

Camper's Holiday is a deed-restricted retirement community. Unit occupancy is limited by age as it appears in an amendment of the Declaration of Condominium Bylaws recorded in Hernando County Official Record Book. This amendment is in line with the requirements of the Fair Housing Act, as well as, State and Federal statutes.

The Federal Housing for Older Persons Act of 1995 says that one member in the unit/site must be fifty-five (55) or older. In addition, Camper's Holiday follows the HOPA 80/20 Rule of Occupancy, which states that at least 80% of the occupied units must be occupied by at least one person fifty-five (55) years of age or older. The 20% exemption does not restrict residents who are younger than fifty-five (55) as long as they are eighteen (18) years or older. Persons seventeen (17) years of age and younger are permitted *occupancy of no more than fourteen days in any calendar year*.

The use of the unit within the condominium is limited to travel trailers, motor homes, and/or other types of recreational vehicles intended for overnight occupancy by human beings. Park model trailers up to fourteen (14) feet wide and thirty-five (35) feet long and no larger than five hundred (500) square feet are allowed. When permanently located on a site, the RV becomes the residential structure and any addition is considered an improvement.

Each unit is limited to one (1) family residential usage, and no commercial, professional, or business use shall be permitted. One family is defined as owner, spouse (or live-in companion) and close blood relatives of owner or spouse. No more than four (4) persons shall occupy the unit on a permanent basis at any one time.

Occupancy of any structure while there is no recreational vehicle (RV) on the site is a violation. The one exception would be the four-sided structures in existence

prior to 1972, which qualify under the grandfather clause by the Hernando County Zoning Department.

Four-Sided Non-Conforming Structures

There are a few four-sided buildings used as living quarters in Camper's Holiday. In 1972, they were permitted by the Zoning Department to remain "as is" (grandfathered-in) as long as they remain structurally sound, with the stipulation that they cannot be altered in any way or be replaced by another four-sided building. These structures are designated as non-conforming structures and classified as follows:

Total Living - containing **both** a kitchen and a bathroom - Class A

When Class A (total living structure) is on the site, there can be **no** RV parked permanently on the lot, because only one (1) total living unit is permitted on any single lot.

Non-Total Living - containing **either** a kitchen or a bathroom - Class B.

When Class B (non-total living structure) is on the site, our declaration states that a recreational vehicle **must** be parked on the lot to be used as the living quarters. The four-sided structure is considered an auxiliary building and is counted as a shed.

Responsibilities of Owners

- Each owner has the responsibility to maintain, in good condition and repair, the interior and exterior of all structures and improvements within the boundaries of his unit.
- Each owner is responsible to keep his/her premises free of trash, debris, and/or any unsightly or hazardous substance.
- Each owner is responsible to keep the underbrush and overgrowth under control and for mowing the grass on his own lot. When an owner is not in residence, the name of the person doing the yard maintenance is to be placed on file at the gatehouse. If no name is listed, any necessary maintenance work shall be authorized by the condominium and the owner will be billed for all costs.
- No occupant of any site shall permit loud or objectionable noises, or obnoxious odors to emanate from his premises, and no offensive pet may occupy the premises.
- No unit owner has the right to any usage of his unit that might deprive a neighboring unit owner of the privilege of enjoying the use of his own property. Large trailered boats, or similar view-obstructing objects, may

never be permanently parked on any unit. Loading and unloading privileges may be allowed.

- No unit owner shall commit, or permit any nuisance, immoral or illegal act in or on the unit or on common property.

Board Powers

The Board of Directors, acting in its official capacity, has the right to enter any unit at any reasonable time to determine compliance with the Condominium Act.

In the event an owner fails to properly maintain his property or premises, the Board of Directors has the right to make an inspection and, after notifying the owner, to make any repairs or improvements as deemed necessary. If an emergency occurs during the absence of the owner, emergency measures may be taken immediately, necessary repairs may be made, and the owner shall be notified as soon as possible. The costs, thereof, shall be assessed against the owner. If the owner does not remit the cost within a reasonable length of time, a lien will be placed against the property.

House Guests

Invited houseguests (three weeks or less) may be entitled to the use of the unit and appurtenances under the sponsorship of the owner and/or spouse, subject to the limitations of all rules & regulations.

Unit owners may apply to the Board of Directors for permission to rent their site and facilities to responsible persons (or to offer free occupancy to relatives, or to close friends) under the same rules. While the unit is occupied by other than the owner, the tenant shall have all use rights in the association facilities and common elements. The unit owner forfeits such rights (except as a guest), unless he retains rights because of ownership of another lot in the condominium.

All overnight, or longer, guests must be registered at the gatehouse.

Quiet hours are to be observed between 11:00 P.M. and 8:00 A.M.

TRANSPONDERS

Transponders will be issued with appropriate vehicle identification. Each transponder is numbered and an up-to-date list is kept on file. A security code may be used for entrance by keying it into key pad at gate.

Owners

One (1) free transponder per lot (already distributed)

Second transponder – Camper's Holiday Cost

Renters in Section F & Condominium

One transponder per site - twenty dollar (\$20.00) refundable deposit

Transponder Replacements

Broken/Lost - A broken or lost transponder will be replaced at Camper's Holiday cost. Owners are responsible for their own transponders.

It is the seller's responsibility to surrender all transponders at the time of the completion of the sale or transfer of title of the unit/site.

GATEHOUSE PROCEDURES & SECURITY MEASURES

Normal Gatehouse Hours

Mondays through Fridays - 8:00 A.M to 5:00 P.M.

Saturdays - 10:00 A.M. to 3:00 P.M. or until the mail has been sorted

Sundays – closed

Gatehouse hours may vary during the summer.

The gatehouse is closed on six national holidays:

New Year's Day, Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas. The electric gate remains closed at all times except during electrical storms. In emergencies, the attendant on call may be summoned by phone.

When the gatehouse is closed, residents are expected to come to the gate to admit their own guests or provide them with the security code for the key pad.

Security Measures

Residents are warned against using a personal transponder or security to admit a stranger. This is a security violation.

Authorized persons, only, are allowed inside the gatehouse. Loitering and visiting at the window is discouraged. All persons are requested to leave the window as soon as business matters are transacted.

All persons who do not hold an authorized transponder must stop at the gatehouse to establish identity and purpose of visit. This includes all vehicles (commercial and otherwise), bicyclers, and pedestrians.

Residents are expected to notify the gatehouse **prior** to the arrival of visitors, deliveries or service companies. If notification has not been given and the resident cannot be contacted, the unannounced person may be admitted at the discretion of the gatehouse attendant. In this case, the visitor's name, address, license number

and make of car shall be recorded at the gatehouse.

The gatehouse attendants have been given the authority to refuse entrance passes for any of the following reasons:

- It has been determined that the owner is not in residence.
- Notification has not been received regarding expected guests, deliveries, etc.
- Realtors will not be admitted during the absence of an owner unless a release absolving the association from any responsibility has been placed on file at the gatehouse.
- If, in the attendant's judgment, there is any reason to doubt identity or purpose of visit, and/or the stranger seems questionable.

Member Registration

Residents are expected to notify the gatehouse whenever they plan to be absent from the park for overnight or for extended absences. If the absence is extended, name, address, and emergency phone number shall be filed at the gatehouse. The gatehouse shall be informed immediately when the absent resident returns to the park.

A key may be left in care of the gatehouse as an emergency measure. However, written permission must be on file before the key is released for use by unknown persons.

Safety Measures

Do not stop a car at the gatehouse. Proceed directly through the gate to a safe distance out of the traffic path and return on foot to pick up mail or transact business of any kind.

When towing a vehicle behind your car, avoid an accident by having someone use a transponder or ask the gatehouse attendant to hold the gate open.

Mail

Each lot owner is entitled to two mailbox keys that are numbered and registered at the gatehouse. The owner is responsible for the keys until they are surrendered when the lot is sold or the title transferred. The owner is responsible to furnish a mailbox key, if needed, to the individual who has permission to occupy the unit/site during the owner's absence. Camper's Holiday will charge their cost each time it is necessary to change a mailbox lock [currently ten dollars (\$10.00)].

Mail is delivered to the gatehouse by United States mail carriers at undetermined times, depending on the amount of mail accumulated at the post office. There can be no definite time of day for picking up mail. Owners and renters are requested

not to come to the window for assistance during mail sorting time. The “MAIL IN” flag will be flown as soon as the mail is sorted.

Individual addressees will be contacted by the gatehouse to notify receipt of medications or packages marked as perishable. It is the owner’s responsibility to pick up packages during normal gatehouse business hours.

First class mail will be manually forwarded, upon request, during an extended absence. An adequate supply of mailing labels is to be furnished by all persons who wish to have their mail forwarded, and arrangements are to be made for a neighbor or friend to pick up second class and junk mail during any extended absence from the park.

The gatehouse will provide the owner with a vacation form to list the above information.

Permits and Forms

The following forms are to be completed and filed at the gatehouse.

- For vacation (forwarding of mail, lawn care arrangements, etc.)
- For disposal of large or unusual trash
- For hurricane evacuation information

TRASH & RECYCLING

Camper’s Holiday Association pays one thousand dollars (\$1,000.00) per year for a Solid Waste License for the privilege of unloading our garbage and trash at the county landfill.

In addition, Waste Management has placed two (2) green dumpsters which they empty twice weekly during the “winter” season and once weekly during the “summer” season. These dumpsters are for owners and renters to place their trash.

Cardboard/Plastic/Steel Can Recycling (Green Bin near Maintenance)

- Cardboard – disassemble and flatten (no wax coated products)
- Plastic #1 & #2 only – Rinse thoroughly (milk, water, detergent, etc.) and crush
- Steel Cans – Rinse thoroughly, no need to remove label

Aluminum Can (soda/beer) Recycling (Collection area at East end of Section F)

These are returned to a recycling center and we receive money for them. Please put these cans in the designated area near Maintenance.

Newspaper/Junk Mail Recycling (Blue Bin near Recreation Hall)

This bin accepts newspapers, including glossy sheets, catalogs, shredded paper and junk mail, i.e., envelopes, flyers, etc. There are also NEWSPAPER trash cans by the green recycling bin near the Maintenance area. Maintenance dumps these on a regular basis into the newspaper bin.

Glass is not recycled at Camper's Holiday. There are recycling bins for glass at the County Building downtown and near Walmart/Sam's Club on 50.

Leaves and Brush

Residents may deposit leaves, clippings, etc. in the leaf wagon parked near the sewer plant or by B bathroom.

Miscellaneous Trash Disposal

The disposal of furniture, appliances, and other large objects, construction and demolition materials, glass, windows, lumber, PVC pipe, land clearing debris and/or anything else not considered normal household garbage is the responsibility of the owner. Do not combine tires with other debris, as tires must go to a separate disposal area. The owner (or renter) must make the request for this service on a form obtained from the gatehouse. Maintenance personnel shall determine an equitable charge that shall be paid in advance at the gatehouse. No items shall be added after the charge has been quoted. Once the charge has been paid at the gatehouse, Maintenance will pick up the debris.

Metal materials, only, may be taken by residents of Camper's Holiday to the designated area near the wastewater plant. If preferred, they may be picked up at curbside and a fee will be charged.

White goods (stoves, refrigerators, A/Cs, etc.) may be put with metal pile. Scrap metal (wire, fence, metal roofing, etc.) may also be deposited in this area.

Prevent unnecessary and expensive repair costs. Flush nothing except water-soluble toilet tissue through the toilets. All other material and foreign objects become clogged in the sewer system.

Hazardous Waste

Lead, acid batteries, fluorescent tubes, insecticides, used motor oil, paints, tars, adhesives, solvents, etc. must be carried to a designated recycling area.

PARKING REGULATIONS

One (1) recreational vehicle may be parked permanently on any one (1) lot at one (1) time. This vehicle shall be designated and used as the permanent living structure.

In addition to the RV used as living quarters, no more than two (2) vehicles of any type licensed for highway use shall be regularly parked on a single lot.

No parking or driving at any time is permitted within the outside boundaries of the Leach Field, nor on the common ground between Bluebird Drive and Section F.

No vehicle is to be parked **overnight** on any common property. A wheeled vehicle may be parked on a paved surface in Section F for the duration of a high water period occurring in the wet season, which is usually from June through October. The vehicle shall be removed as soon as the water recedes.

Motor vehicles parked on any site must be operational and have a current vehicle registration.

No parking is allowed at the gatehouse window.

LAKE SPARKMAN

Camper's Holiday Association holds the deed and pays the taxes on the bed (bottom) of Lake Sparkman. All residents have equal rights to the use of the lake.

No docks or other structures may be located on the lakeshore except the dock that is owned and maintained by Camper's Holiday.

Only electric motors limited to three (3.0) horsepower may be used on Lake Sparkman.

It is a federal regulation that a lifesaving ring and rope be available on the dock at all times. Also, all boats are to be equipped with a Coast Guard approved life preserver for each person in the boat.

Boats may be launched from the dock area. Cars/trailers may be temporarily parked along the side of Bob-O-Link Drive or in the grassy area of the loop. No watercraft may be parked or stored permanently on the shore in this area. Space is provided near the sewer plant. All watercraft in the boat storage area must be clearly identified with the owner's name and lot number.

Members of Camper's Holiday Association and guests of members are allowed fishing privileges. A fishing license is required. Licenses are free to residents of Florida who are sixty-five (65) years of age and older.

Guest Fishing

Guests must be accompanied by the unit owner while fishing and the posted rules will be followed.

Fishing Rules

- -Non-owners must be accompanied by unit owner/camper at all times – NO EXCEPTIONS
- -Non-owner fishing permitted from DOCK only
- -All Florida Fishing Regulations must be followed.
- -No boat launching except by unit owners/campers
- -No standing on dock railings
- -Catch and release fishing recommended

The natural flow of water in any waterway may not be interfered with or interrupted by any change of configuration along or near the shoreline or in the bed of the waterway. If anyone intends to do any type of work on the shoreline of Lake Sparkman, a permit must first be obtained from Camper's Holiday to arrange a meeting with a representative from Swiftmud Corporation for consultation. If it is agreed that the work will not be detrimental to the ecology program, the permission to do the work will probably be granted. Stiff penalties may be imposed by the state on the condominium association as well as the individual if this procedure is not followed.

It is against the law to feed the alligators.

RECREATION HALL PRIVILEGES

The recreation hall is common property open to all lot owners, Section F renters, renters in the condominium area, and guests of owners and renters. The hall and its facilities are under the supervision of the Activity Director.

The recreation hall is open between 9 A.M. and 9 P.M.

Only persons with written authorization from the Activity Director are entitled to hold keys to the recreation hall and its facilities. If an activity lasts later than 9:00 P.M., one member of the group shall be designated to lock the doors when leaving the hall. The key is to be placed in the prearranged location or turned in at the gatehouse or to the Activity Director the following day.

The aisles to the exit doors shall never be blocked with chairs, tables, or any other obstructions. At least eighteen (18) inches of space must be left between the ends of the tables and the wall. (Fire Ordinance)

The “ No Smoking” ban is in effect at all times.

A calendar of scheduled events is prepared each month from November through April.

The use of the recreation hall and its facilities may be requested by organized activity groups for pre-arranged events. The portion of the hall not occupied by the designated group is available for other activities.

There is no charge or deposit required for the parties and other functions open to all members and renters.

The chairman or leader of each activity has the responsibility to make sure that the hall is left in a clean, orderly condition after each event, with tables and chairs restored to their proper place.

An individual owner or accredited renter may request permission reserve the entire recreation hall (with or without the use of the facilities) for the purpose of entertaining selected, invited guests. To reserve, see the Activities Director or the attendant at the gatehouse. The board reserves the right to limit the number of guests.

There will be a twenty-five dollar (\$25.00) charge for maintenance expense, plus a deposit of twenty-five dollars (\$25.00) for any cleaning or damage cost, if needed. The deposit is refundable after an inspection of the premises proves satisfactory. The host is responsible for the conduct of the guests, as well as for any damage in excess of twenty-five dollars (\$25.00).

Children under twelve (12) years old are not allowed in the recreation hall without adult supervision.

No person under sixteen (16) years old may use the exercise machines, kitchen appliances, or other such equipment unless an adult is present.

Unit owners may not entertain any outside group (Church Organizations, Little League, Boy Scouts, or any other such group) on common property nor use any common facilities unless the Board of Directors has granted permission in writing.

The activity concept was conceived for the purpose of providing funds for “special extras” not included in the condominium budget. The proceeds from the activity programs are placed in the care of the Activity Director, and a financial report is given at board meetings. The choice and purpose of expenditures from the activity account originates with the Director of Activities, but all projects and significant expenditures must have the approval of the Board of Directors.

All activity functions are solely for the benefit of the residents in the condominium area and in Section F. Guests visiting at the time of the affair may also attend. No tickets may be sold or advertising permitted outside the park for any event.

RENTAL RESPONSIBILITIES

The Board of Directors or its duly authorized committee shall approve in writing all leases or occupancies of a unit/site, before anyone other than the owner’s immediate family may occupy said unit/site.

Unit owners are permitted to rent, lease, or otherwise offer the use of their unit/site to qualified persons, with the understanding that no more than four (4) persons shall be in residence at one time.

There is no limit placed on the number of units owned by one member of the association. However, an owner is permitted to rent or otherwise offer use of **only** two of the properties at the same time.

The owner of the lot must fill out an application for a permit to rent. Upon the approval, the signed permit shall be placed on file at the gatehouse prior to the arrival of the designated occupants. If the permit is not available, the renter will not be admitted to the park. The gatehouse personnel cannot assume the responsibility for allowing unknown persons on the property. Approved permits must be submitted and on file for each change of occupancy, including seasonal renters who return for successive seasons.

Renters are to be supplied with a copy of the rules for condominium renters, and they are expected to obey all rules and regulations. The owner of the lot is responsible for the behavior of the tenant(s).

Renters with children must be vacationers for two weeks (14 days) or less.

Lot owners may rent, or lease, their unit/sites to retired persons on a seasonal basis. The rental agreement shall not exceed a total of six (6) months in any calendar year. Owners who rent a LOT only will charge no less than current fees charged in the campground.

A permit may be issued to allow an unoccupied recreational vehicle to be stored on a rented lot for a specified period of time no longer than six (6) months. The vehicle may not be connected to any utility.

The lot owner relinquishes all rights to the use of the common elements whenever the unit/site is released for occupancy by other individuals. The right to use the common elements is retained if the owner has the title to more than one (1) lot.

RV STORAGE

Use of the RV storage area is a member privilege based on available space. It is not a guaranteed right.

Each member of the association may be granted the privilege of storing an RV, a large trailered boat or cargo trailer, in the common area designated for that purpose, providing there is available space. A request form must be filled out.

The spaces are allotted by permit only. The permits are granted on a “first come - first served” basis and are good for one season. A season is defined as November 1st to May 1st.

An application form may be obtained at the gatehouse and the assignment of the site will depend on the type, size and maneuverability of the vehicle. Consideration will also be given to the length of storage time involved, and the motility (moving in and out) of the vehicle.

There is no guarantee that the same space will be available when a vehicle is returned after it is taken out of storage for a prolonged period of time.

The storage area is to be used for recreational vehicles, large trailered boats, and cargo trailers (to be placed along South fence). Other arrangements must be made for small boats and all other types of trailers. Extra dollies may be stored in the Northeast corner of the storage area.

The **lot number** and **owner's name** is to be posted in a conspicuous place as a means of identification. Items not approved or without identification will be towed to the Maintenance Area.

Camper's Holiday is not responsible for theft, vandalism, damage, falling tree limbs, or other acts of nature. Parking is at the owner's risk. Each owner must sign a waiver of responsibility for the stored vehicle and, also, for any type of mishap to a RV or watercraft and contents of either, while the RV or watercraft remains in the storage area.

Keys to RV Storage Area

Keys to the RV Storage Area will be given to all Board Members, Maintenance Staff and the Gatehouse, not to individual owners.

SALE, TRANSFER, OR LEASE OF A UNIT

Camper's Holiday is a deed-restricted retirement community, with age limitations set forth by the Fair Housing Act.

The Board of Directors or its duly authorized committee shall approve, in writing, all sales, transfers, or lease of unit, before such transactions shall become valid and effective, and before someone other than the current owner's immediate family may use such unit. Such approval shall not be unreasonably withheld but is to be based upon good moral character, social compatibility, and the financial responsibility of the proposed purchaser.

When a decision has been made to sell or transfer a title to a unit/site, the owner shall contact the Lot Transfer Director and fill out the necessary forms.

Upon receiving notice from the Lot Transfer Director that a lot is to be offered for sale, the Standards Director shall check on easements, condition of property, and conformity to the 40% rule of construction. Any infraction or non-conformity shall be noted, together with recommendations on needed corrections. A report will be presented to the seller and to the Board of Directors, stating the nature of the infraction and the time allowed to make the necessary corrections. Standards shall be notified when the correction(s) have been completed and the property shall be re-inspected prior to the sale.

When a current owner has made contact with a prospective buyer, the Director of Lot Transfers shall be informed that a buyer is ready to negotiate. The necessary forms will be supplied. At this time, the Standards Director shall be apprised of the prospective sale.

Two (2) "For Sale" signs may be displayed on the unit/site. Neither sign may exceed two hundred (200) square inches in size. Notices of sale may be placed on the bulletin boards. They are to be on 3"x 5" cards and shall be removed after thirty (30) days. They may be replaced if the property has not been sold. In addition, sale information may be added to the sale list maintained at the gatehouse.

The same procedures shall be followed, if the seller prefers to go with a real estate agency. The owner shall inform the Lot Transfer Director of his intentions and a Realtors Guideline, including the lot transfer papers, will be furnished for delivery

to the agent who will handle the sale. At the outset, the agent must be informed that Camper's Holiday falls under the Condominium Act of Florida and is subject to condominium law. In addition, our declaration provides other restrictions such as age limitation and unit occupancy standards.

Any sales not handled according to condominium law are considered to be invalid, and all condominium rights and privileges will be denied until all lot transfer regulations have been satisfied.

RESPONSIBILITIES OF THE SELLER

1. Notify the Director of Lot Transfers that the lot is to be offered for sale.
2. Fill out and return an application form for permission to offer the property for sale. Notify Standards for an inspection. When a buyer applies to purchase and if the property has not been sold within one (1) year, Standards will complete a new inspection.
3. Make arrangements to comply with the written recommendations of Standards, if correctable non-conformities are noted during the inspection of the property.
4. Provide the buyer with an opportunity to read the Declaration of Rules & Bylaws and the Handbook of Rules. (A loaner set is available at the gatehouse).

All unpaid fees due Camper's Holiday Association including condo fees, special assessments, mowing or lot cleanup charges, and any other charge must be satisfied before the final transfer approval is granted.

The Director of Lot Transfers is to determine that all required condominium documents have been furnished to the buyer. The transponder and mailbox keys shall be surrendered to the seller. The seller is responsible to pay a fee for any missing item.

The seller must provide the buyer with the title of the recreation vehicle used as the permanent living structure on the unit. The title is required if a title search is conducted.

RESPONSIBILITIES OF THE BUYER

1. Fill out and return the application to the Director of Lot Transfers, including the names and addresses of a maximum of three (3) character witnesses. The preferred recommendations are those of members of the association (excluding

- the seller) who have known the prospective buyer for a period of at least two (2) years. The buyers will be requested to meet personally with a minimum of three members of the Board of Directors or other responsible members of the association.
2. Read the condominium documents in order to become acquainted with the requirements and restrictions to which all residents of Camper's Holiday are committed.
 3. A copy of the deed to the unit/site shall be delivered to the Secretary of the association or Lot Transfer Director each time a change is made in the deed.

STANDARDS REGULATIONS & RESTRICTIONS STRUCTURES, ADDITIONS, IMPROVEMENTS

In 1987, the Hernando Development Department designated Camper's Holiday as a park permitted to be developed to the R-1 MH zoning district standards as follows: Travel Vehicle or Park Model Trailer must not exceed fourteen (14) feet in width and/or thirty-five (35) feet in length for a maximum total of five hundred (500) sq. feet living space.

In 1972, an irrevocable variance which runs with the land, (Ordinance #72-3) was recorded in the office of the Hernando County Clerk which allows non-conforming uses by the construction of improvements (additions) which shall be attached to the permanently located travel trailer. The variance stipulates that: The travel trailer is designated as the permanent residence and the additions are classified as improvements.

Permits are required for all structures, additions and improvements. The design, dimensions, and location are subject to the approval of the Board of Directors. An application for the permit must be made to the member of the Board of Directors who has been appointed to act as the Chairman of the Standards Committee (or a qualified representative). Written approval of the plans must be on file before the work is begun. The Standards Committee is to be notified when the work is completed in order for the paper work to be cleared.

A permit from Hernando County Zoning Department is required for all structures and alterations, regardless of value:

1. For all exterior improvements, additions, or auxiliary buildings to be placed on any unit/site
2. For any plumbing or electrical installations
3. For poured concrete

STANDARD SPECIFICATIONS

The total surface of all structures (including the RV used as living quarters) shall not exceed forty (40) percent of the area of the unit/site, i.e.

60' x 60'	3600 sq. feet	1,440 sq. feet allowable building space
50' x 70'	3500 sq. feet	1,400 sq. feet allowable building space

Some lots in D section are variable in size. The dimensions of the unit/site determine the allowable building space.

A Hernando County building permit is required for remodeling, repairing, additions, or improvements to the property. Check with Hernando County Development Department for current code/permit requirements. Keep in mind that whenever the standards requirements of Camper's Holiday documents are stricter than county requirements, Camper's Holiday documents will be enforced.

All expandos, tipouts, and/or any other ground supported projection(s) extending beyond the allowable fourteen (14) feet width, and thirty-five (35) feet length of the recreational vehicle are to be counted as part of the 40% allowance.

The roof overhangs and/or projecting eaves are counted only if they are ground supported. However, **no** projection or overhang shall exceed two (2) feet without ground support, removable or otherwise, exclusive of that portion of the roof that covers any permanently located recreational vehicle.

No structure shall exceed fourteen (14) feet in height measured from the mean plane of the ground level. (Exception: On sites in Section D, and that part of lower A Section which lie between Sparkman Lake and Mockingbird Lane, the height of the structure shall be measured from floor level.)

Upon written approval from the Board of Directors, the chimney height may exceed the height regulation by the amount needed for efficient operation. Also, (when necessary to meet Hernando County regulations) written permission may be given to install a vent to exceed the height limitation.

The lower parts of A Section and all of D Section are considered by Hernando County officials to be subject to the rules of the hundred-year flood zone ordinance. All permanent installations must conform to the height regulation requirement. The park models allowed by our declaration of condominium are classified by the Florida Division of Motor Vehicles as RVs.

EASEMENTS

All lots are subject to easement restrictions of five (5) feet wide on the front, rear, and both sides of the site.

No unit structure is permitted on any easement.

No recreational vehicle may be permanently located on any easement.

No poured concrete is allowed over easements, unless scored into sections. Permits are required and the owner shall be responsible whenever it becomes necessary to inspect and/or repair sewer, water, utility lines or for any other reason requiring access on any easement(s).

Easements are to be checked by the Standards Director each time a unit is offered for sale or transfer of title. At this time any existing infraction shall be noted and arrangements made for its correction.

The Standards Director is to be present to check easements and to give written approval to the location or relocation of any RV, new or used, that is to remain on a site on either a seasonal or a permanent basis. The approval is to be made in duplicate (one copy retained by occupant of the site and one copy placed in owner's file).

SWIMMING POOL PRIVILEGES

There is no lifeguard. Camper's Holiday Association is **not** responsible for accidents.

Hours: 9:00 A.M. – 9:00 P.M. on every day that temperature and weather permits.

Pool temperatures will be kept at industry standards, between 84 and 86 degrees.

The following persons are entitled to pool privileges:

- Members of the association and families and guests of members who are currently in residence (See Guest Privileges below)
- All families who are approved renters in Section F, the campground
- Approved renters and/or free occupants who are in residence in Sections A, B, C, & D of the condominium. (In this case, the owners forfeit pool rights in favor of the occupants of the unit).
- **No** child under twelve (12) years old is permitted to enter the pool area unless accompanied by a responsible adult.

Pool Regulations

- The gate to the pool area is never to be left open or ajar.
- The lights must be turned on when the pool is in use after dark.
- No pets are allowed inside the pool gate.
- Proper swim attire is required. (No “cutoffs” allowed.)
- Totally remove **all** oil and/or suntan lotion before entering the pool (a shower is provided for this purpose).
- Infants and toddlers who are not toilet trained **must** wear leak proof diapers.
- Small toys are allowed. Adults must supervise children under twelve (12) years old.
- No running, pushing or roughhousing.
- Be considerate of others when playing or splashing, especially when the pool is crowded.
- Never swim alone.
- Leave the pool in stormy weather.
- No smoking in pool area.
- No glass objects are allowed anywhere inside the fenced area of the pool.
- Food is not allowed anywhere inside the fenced pool area.
- Beverages in aluminum or plastic containers are permitted.

Guest Privileges

Each owner or resident renter is permitted to bring only five (5) guests at the same time to the pool area, at any hour of any single day. The owner must remain with the guests at the pool.

Owners and renters are held responsible for any misconduct of their guests. Complaints concerning misconduct at the pool shall be reported to the gatehouse.

AMBULANCE

If an ambulance is needed:

- Call 911
- State your problem
- Give full and correct address, with directions.
- Stay on the line until all questions have been answered
- Then hang up - call the gatehouse (796-3707) to alert the attendant that an ambulance is on the way.

Each member is advised to make arrangements with a friend or neighbor who will provide some assistance should an emergency occur during the night when the gatehouse is closed.

Clearly visible lot numbers are to be posted prominently on each individual site. This is especially important for ambulance calls.

AUDIT

Each year, a complete financial report for the previous twelve month period, including a summary for all transactions in the reserve accounts of the association, is prepared by a recognized accountant's firm, according to accepted accounting principles.

Upon written request, Camper's Holiday will submit a copy of this financial statement to the owner requesting it.

AUXILIARY STRUCTURES

No more than one (1) shed is permitted on a single site. The total square footage of both structures shall not exceed two hundred and forty (240) square feet. These auxiliary structures are for utility use, only. They are never to be used as living quarters or rented or loaned for free occupancy.

Attached porches (with or without roofs) are counted as part of the 40% allowable building space.

Steps or landings up to sixteen (16) square feet without roofs are not counted as part of the 40% usable building allowance.

Pavers are not counted as part of the 40% of usable building allowance.

Poured concrete at ground level shall not be charged against the 40% building allowance until it becomes the base or floor of any permanent structure.

AWNINGS

Permits are required for all installations of awnings.

Removable awnings and non-ground supported roll-up or roll-down awnings attached to the structure are not counted in the allowable 40%. No awnings may be extended over the five (5) foot easement.

BULLETIN BOARDS

The use of the bulletin boards is under the control of the president of the Board of Directors. No advertising material may be accepted for distribution from the gatehouse. However, it is permissible for outside advertisers to post items on a bulletin board located outside the gate. Two bulletin boards are attached to the rear outside wall of the gatehouse. One is for items of personal interest to condominium members. The other one is for notices of condominium activities.

All notices of meetings and important official membership notifications are posted on a bulletin board in the newspaper shelter across from the north side of the gatehouse. This spot was properly designated by a motion of the board, as required by condominium law.

Advertisings of lots for sale or rent, or articles for sale by condominium residents, may be placed on the three bulletin boards in the newspaper shelter, near the recreation hall, and in Section F. Use only 3" x 5" cards. The cards must be dated and removed when no longer needed. All cards are to be replaced thirty (30) days after the posting date.

CABLE TV

Camper's Holiday provides cable service. There is a nominal installation fee. Damage to cable service is the responsibility of and to be paid for by the unit owner.

CAR & RV COVERS

The Board of Directors must approve the material and design. Only custom manufactured covers which do not need attachment devices, and which are designed to fit length, year, model, and make of the car or recreational vehicle (motor home, fifth wheeler, trailer) may be used as protection against the weather or other environmental damage. No other type of cover such as tarp or other makeshift material will be permitted.

CARPORTS

All carports require a Hernando County permit and must meet the current building code requirements. In addition, carports shall conform to the following regulations of the Declaration of Condominium and Bylaws:

- The size is not to exceed twelve (12) feet by twenty-two (22) feet by nine (9) feet high, including the projected area bounded by the drip line.
- The height may not exceed the height of the eaves of the existing living unit.
- The carport must be properly anchored and the base must be non-combustible.
- The roofing must be aluminum, metal, wood, or acceptable prefabricated roof sheeting.
- The carport is never to be used as a storage area, never be enclosed or covered in any way by hanging materials.

CLOTHESLINES

The use of clotheslines is not permitted by the Declaration of Condominium except by written permission from the Board of Directors. This permission, with the following restrictions, was given by a former board and may be revoked at any time by the written decision of any Board of Directors.

Clotheslines are not permitted on individual lots, except on the established five-foot easement farthest from the roadway to be less conspicuous. They must be removed when not in use, unless they are at least six (6) feet above ground level. Umbrella type clotheslines may be permitted if located in an inconspicuous spot. They are to be folded down when not in use.

DISPUTE RESOLUTION

Dispute means *any* disagreement between two or more parties that involves:

1. The association's failure to enforce condominium documents or to perform fiduciary responsibility.
2. The authority of the Board of Directors to take any action involving the owner's unit or appurtenances thereto.

Disputes between individual lot owners not involving the association are not eligible for arbitration.

Mediation has become the overwhelming method of alternative dispute resolution. It is a process whereby a trained neutral third party assists in identifying all issues and alternatives relating to the dispute and negotiating to explore all possible avenues for resolving the matter under dispute. The mediator *does not have authority* to make binding decisions but acts to encourage a voluntary settlement agreement. Once the agreement is entered, it is enforceable in the same manner as any other contract or settlement agreement. The cost of mediation is minimal compared to arbitration or litigation proceedings. In mediation proceedings, the parties are responsible for their own fees and costs.

Arbitration is *decisional* in nature. A neutral third party renders either a binding or a non-binding decision depending upon evidence and argument presented. Any party dissatisfied with the decision of the arbitrator may proceed into Circuit Court for a new trial on the merits of the dispute. In arbitration proceedings, the attorney fees and costs may be awarded at the discretion of the arbitrator. If the party filing in court does not obtain a more favorable result, they become responsible not only for the other party's attorney's fee and court costs, but also the other party's original arbitration cost, including investigation and expenses for expert testimony.

DRINKING WATER

The drinking water supplied by Camper's Holiday is safe and meets all state and federal standards.

Camper's Holiday pumps groundwater out of the multi-layered Floridian Aquifer beneath the park. The water is drawn through the use of two wells located within condominium boundaries. The water well depths vary from one hundred eighty (180) feet to two hundred seventy (270) feet. The water is routinely monitored for contaminants according to federal and state laws, rules, and regulations.

DRIVEWAYS

Driveways of concrete or asphalt count towards the 40% of allowable building space.

A solid driveway or walkway shall not extend across the five (5) foot easement. It is permissible to use removable concrete or other blocks to form the driveway over the easement. The owner is liable for any damage, if it becomes necessary to remove the blocks, and is responsible for the cost of removal and replacement of a material covering easement. **Any buildup of cement on common property**, caused by dumping cement, must be removed by the owner responsible for dumping.

FENCES

No fences or barricades of any kind are permitted in or on any unit/site. There may be, unless disallowed by the Board of Directors, landscaping with trees or non-poisonous shrubs along the front and sides of a unit/site to a height of no more than ten (10) feet.

FIRE

No fire shall be set within fifty (50) feet of any building structure. Lot owners are responsible for all damage caused from any fire that originates on owner's site. It is recommended that each resident leave a hose with a nozzle connected at all times to a functional water faucet for use in case of a fire.

No campfires are permitted except in the fire ring provided near the pavilion in Section F. The campfire shall not be left unattended. The flames from any fire shall not be allowed to reach the height of surrounding vegetation or roof structures. Smokers are responsible to carry cigarette butts to a fire-safe disposal container. Many fires have been caused by a careless smoker.

Leaves or pine needles are not to be used as ground or road cover because of fire and snake hazard.

Each resident is urged to have at least one activated smoke alarm and a functional fire extinguisher readily available for emergency use.

Well-defined lot numbers are to be posted prominently on each lot for quick identification in case of fire or other emergency situation.

FIREARMS

The discharge of firearms is strictly forbidden within the condominium or rental areas.

FIREWORKS

No fireworks of any kind are permitted to be discharged on any unit/site or common property within the boundaries of Camper's Holiday Association.

FLAG ETIQUETTE

A Florida statute permits homeowners to fly the United States Flag in a respectful manner, regardless of any rules or requirements of condominium associations. When flown with the national banner of other countries, each flag must be displayed from a separate pole of the same height. The flag of one nation may not be displayed above that of another nation. Each flag should be the same size. They should be raised and lowered simultaneously. Ordinarily, it should only be displayed between sunrise and sunset. It should be illuminated if displayed at night. It should be raised briskly and lowered slowly and ceremoniously. When the flag is so worn it is no longer fit to serve as a symbol of our country, it should be destroyed by burning in a dignified manner.

GAZEBOS

Portable gazebos, screen rooms, and/or unattached awnings designated to be used as sun shelter only, may be allowed, subject to Standards approval. These temporary shelters shall be removed in severe weather warnings and whenever the owner is not in residence. They are not included in the 40% building allowance.

The Board of Directors must approve design, placement, and material of permanently located gazebos, which are counted in the 40% building allowance.

GOLF CARTS & SMALL VEHICLES USED FOR TRANSPORTATION

Golf carts, minibikes, mopeds, motor scooters are permitted for restrained use within the condominium and rental areas. They are to be used for transportation only, not for recreation. Each must be equipped with some source of light to be used when driving after dark. The use of such vehicles is restricted to adults. Minors may be permitted to drive a golf cart **if** accompanied by an adult.

Motorcycles may only be used for transportation from the owner's residence through the exit gate to the highway and return. They are not to be ridden within the park for any other purpose.

All vehicles are to observe the 10 miles per hour speed limit and the one-way street signs.

Each golf cart is to be identified by owner's lot number, three (3) inches high, mounted on the left side of the cart below the driver's seat.

The sensor of the electric gate is designed for large vehicles only. It is not safe to go through the gate on any of the above named vehicles, with the exception of golf carts. A space has been provided at the side of the incoming gate to allow egress and ingress for the smaller vehicles.

GROUND LEVELS

Any change of the existing ground level must have the written approval of the Board of Directors. No dirt or other filler material may be delivered to a lot owner until a permit is signed the Standards Director.

HERNANDO COUNTY

In 1987, Hernando County designated Camper's Holiday as a trailer park that should be developed to the R-1-MH zoning district standards. This classification is designed to permit development of low density, modular-manufactured housing units. Twelve (12) and fourteen (14) foot wide park models are allowed, as long as they do not exceed five hundred (500) feet of living area (from Zoning Administrator Permit Official) and are limited to thirty-five (35) feet in length.

General County Permit Information

- County codes are updated and imposed as necessary to keep abreast of increasing development growth.
- County building permits are issued according to county requirements, regardless of the limitations and restrictions of Camper's Holiday governing documents.
- The frequent updates of County regulations make it impossible for Camper's Holiday to quote the specifics of county ordinances.

Hernando County ordinances take precedence over Camper's Holiday documents. However, approved county permits do not guarantee acceptance according to Camper's Holiday's governing documents. The stricter of the two building standard requirements will take precedence.

It is the responsibility of the unit/site owner to follow current Hernando County building permit/zoning requirements as well as all standards specifications in the association documents.

HURRICANE PREPARATIONS

The hurricane season is June through November, traditionally peaking in September. The hurricane can combine storm surge, powerful winds, tornadoes, and torrential rains into a devastating combination. At the beginning of the season, all residents are advised to formulate the details of an evacuation plan and inform the gatehouse by completely filling out the form as requested. Arrangements must be made for the care of pets. They will not be accepted in a shelter.

A **Hurricane Watch** means that a hurricane may threaten your area within thirty-six (36) hours. Camper's Holiday recreation hall can handle up to one hundred persons, and it has been accepted by the American Red Cross **as a secondary shelter for residents during a hurricane watch only**. Hurricanes can change direction and speed and can gain strength very quickly. Keep listening to local radio (1010 AM or 99.5 FM) for updated information. A **Hurricane Warning** is issued when a hurricane is expected to strike an area within twenty-four (24) hours. **The recreation hall is no longer a safe shelter**. Evacuation of all mobile homes is mandatory.

Shelter facilities are available for those individuals who have a medical problem or need assistance including transportation. If assistance is needed, register early with the County Emergency Management Agency. Remember to take medications, special equipment, and bedding with you. If you require oxygen, check with your supplier about emergency plans. You should also notify the local power supplier if you have electrically powered medical equipment and ask to be placed on a priority list for power restoration.

To-Do List

- Refill prescriptions. Maintain at least a two weeks supply during hurricane season.
- Get cash. Banks and ATMs will not be in operation without electricity and only a few stores will be able to accept credit cards.
- Fill your car's gas tank. Gas pumps do not operate without electricity.
- Clear your yard of lawn furniture, potted plants, bicycles, trashcans, etc.
- Remove dead or diseased branches and limbs from trees and tall shrubs.

If You Must Evacuate

- Take your disaster supplies kit with you.
- Take important papers with you, including driver's license, special medical information, insurance papers (agent's name and phone number) and property inventories.
- Turn off electricity, water, and gas.
- Lock doors and windows.

Disaster Supplies Kit should include:

- A battery powered weather alert radio for updated detailed information
- Rain gear
- Two weeks supply of water for each person
- Optimally, a two week supply of canned and non-perishable food that does not require refrigeration
- A non-electric can opener and cooking and eating implements that may be discarded after use
- A first aid kit
- Flashlights, batteries, plastic trash bags, toilet paper, paper towels, mosquito repellent
- Bedding, extra clothing, personal hygiene items, games, books, etc.
- Folding chairs, lawn chairs, or cots for use in the shelter.

IMPROVEMENTS - ACCESSORY OR AUXILIARY BUILDINGS

All require permits.

All are subject to easement restrictions.

All must be properly anchored.

All are considered to be permanent structures.

All designs and locations must be approved by the Standards Committee.

INSURANCE

In accordance with Florida's Condominium Act, Camper's Holiday Association provides two types of security for members of the Board of Administration. The first is fidelity bonding of all officers, board members and other individuals who control and disburse funds for the association. Secondly, adequate insurance coverage is provided to protect condominium property, the association, association property, and the common elements, including officer's and director's liability insurance for all members of the Board of Administration, and all officers of the association. The coverage for officers and board members also provides a basic protection for those who have volunteered to serve in any position of responsibility. If a settlement should be awarded for an amount larger than covered by insurance, the owners as the ultimate parties responsible for the

operations of their community would be assessed the amount necessary to cover the settlement.

LAUNDRIES

8:00 A.M.- 8:00 P.M.

The laundry facilities are only available to current residents.

- Do not overload machines or use them to dye clothes.
- Empty machines promptly and clean thoroughly after each use.
- If a machine is found to be out of order, put the sign on the machine and report the malfunction to the gatehouse.

It is against a health law to empty private washing machines out on the ground.

LAWN CARE

Lot owners are responsible for the year-round upkeep and appearance of individual lots. When the lot is unoccupied, the name and phone number of a hired groundskeeper is to be registered at the gatehouse. If the hired mower fails to perform as expected, the maintenance staff is authorized to mow and to do necessary trimming at the owner's expense. Routine surveys are conducted for upkeep, appearance, and rule infractions.

LIENS

The liability for common expenses is limited to the amounts properly assessed against the unit by the condominium association (annual dues). Once assessed, the condominium association has the lien on each condominium unit for any unpaid assessments and for the attorney fees and costs incurred by the association, which are incident to the collection or the enforcement of the lien. The lien rights of the association relate back to the time of the filing of the declaration and are superior to the constitutional homestead rights of the unit owner. A unit owner, regardless of how his/her title has been acquired, is liable for all assessments which come due while he/she is the unit owner. Failure to pay the full amount when due shall entitle the association to record a claim of lien against the unit. Assessments that are not paid when due shall bear interest at the rate provided in the declaration from the due date until paid. No such lien shall be effective longer than one (1) year after the claim of lien was recorded, unless an action to enforce the lien has commenced.

PETS

- One dog or one cat is allowed per unit.
- The pet must be confined to the site or walked on a ten-foot leash.
- The owner is responsible for picking up all pet debris, which is to be carried to the owner's site for disposal.

- The pet owner is to ensure that the pet is not a disturbance to the neighbors. A barking dog is not to be left unattended.
- Never leave food outside in the open for your pet. Do not feed wild or stray animals. There are frequent reports of rabid animals in Hernando County.

QUIET HOURS are to be observed between 11:00 P.M and 8:00 A.M.

REALTORS

There is no restriction to prevent a sale or transfer of property from being handled through the services of a real estate company. However, the transaction must be performed according to the limitations and restrictions set forth in condominium documents. Notices of sale may be displayed on our bulletin boards if the seller's application has been approved by the Lot Transfer Director. The realtor must make an appointment at the gatehouse before any showing. Camper's Holiday reserves the right to stipulate a convenient time, and a board member or other representative for Camper's Holiday has the right to be present at the showing.

RESERVES

Reserve funds must be segregated from the general operating funds of the association and specifically identified as reserves. The funds on deposit in the association reserve accounts and interest earned on those funds may be used by the Board of Administration from time to time so long as they are spent for the same purposes for which they were collected. Such funds may not be diverted to other uses without first obtaining a majority vote of the voting interests of the association membership.

SHUFFLEBOARD & OTHER SPORTS EQUIPMENT is available at the South end of the Office.

Children under twelve (12) years old are not allowed inside the fenced area of the shuffleboard court except with supervision by an adult.

No bicycles, roller skates, roller blades, or skateboards are permitted in the shuffleboard area.

SMOKING RESTRICTIONS

The Clean Indoor Air Act places recreational facilities and meetings of the condominium association under its jurisdiction. The Board of Directors is responsible for designating non-smoking areas and enforcing the restrictions. Any person violating the smoking restriction is subject to a \$100 fine for the first occurrence and a \$500 fine for each subsequent occurrence. The board is not required to designate any area for smoking, but if it does, not more than one-half the total square footage of the area may be allowed for smoking. Signs must be

posted conspicuously for smoking and non-smoking areas, and under no circumstances shall smoking be permitted in restrooms or in water fountain areas.

SQUIRREL PRAIRIE PROJECT

All of Section D and the lower part of Section A are considered by the Southwest Florida Water Management District to be in a Class A flood zone.

TOOLS & EQUIPMENT

The maintenance department is responsible for all tools and equipment owned by the condominium association.

- Members of the association may request to borrow certain tools on a checkout system and they are responsible to return the tools promptly and in good condition.
- **Power tools** will not be loaned at any time.
- Personal use of truck or tractor may be allowed, depending on availability. The driver's name must be listed on Camper's Holiday insurance policy. The lot owner should voluntarily provide a monetary donation to cover expenses to Camper's Holiday, prior to service rendered.

TRAFFIC LAWS

One-way streets have been established to facilitate the flow of traffic on our narrow roadways. All vehicles, including golf carts, and other small vehicles used for transportation must follow the signs and arrow directions.

It is requested that all heavy commercial trucks and large recreation vehicles use Bluebird, Bob-O-Link and Bobwhite Drives whenever possible in order to avoid the narrow, tree-lined roads.

All vehicles shall observe the posted **ten (10) miles per hour** speed regulation.

TREE REMOVAL

The Board of Directors has the right to approve or disapprove all landscaping including individual lots. A written permit must be on file before any tree (healthy or not) may be removed from any condominium lot. Lot owners are urged to weigh the benefits as opposed to the drawbacks before destroying a tree. Not only do we lose the beauty and shade of the tree, but there is a danger of upsetting the environmental control. Lot owners must follow Hernando County Landscape Ordinance for replanting trees. At this writing, the current Ordinance No. is 2008-02.

When a tree is removed, commercially or otherwise, the owner is responsible to remove all limbs, trimmings, and debris. Brush and limbs should be cut no longer than four feet to facilitate disposal.

If a healthy tree located on common property is an inconvenience to a lot owner, the Board of Directors may, upon written request, authorize the removal of the tree at the lot owner's expense.

Commercial tree cutters must be licensed and carry proper insurance.

If the girth of a tree is over eighteen inches (18 in.) in diameter, it is necessary to obtain a permit from Hernando County.

UPKEEP OF CONDOMINIUM PROPERTY (Common and Individual)

Maintenance of the common elements is the responsibility of the condominium association (the Board of Directors and the membership):

- The Board of Directors is responsible to take all reasonable actions necessary to repair damage in a timely way and to protect the condominium property from further damage.
- An individual owner may be liable to the association and to other individual owners for damages done by the owner to the condominium property or for improper maintenance of the owner's unit.

UTILITIES

The lot owner shall pay for all utilities and services that are separately metered and/or charged to his/her lot.

The condominium shall maintain, repair or replace all conduits, ducts, plumbing, wiring, and other facilities for bringing the utility services to the boundary of the individual lots.

It is the responsibility of the individual lot owner to maintain and make repairs on all utility lines located within the boundaries of his/her single lot.

All utility lines must be run underground, preferably through a conduit, on all permanent installations. All electric lines shall be fed through gray conduits; white may be used for water lines. All lot owners are urged to install shut-off valves on their water intake.

All cleanout pipes for the sewer system shall be raised four to five (4-5) inches above the ground. Protective caps must be securely fastened and remain in place at all times.

The utility (water & sewer) permits issued to Camper's Holiday restrict the use of utilities to owners of the lots as shown on the survey plat of Camper's Holiday,

itself. No property owner in Camper's Holiday is permitted to extend any utility line or pipe across the boundaries of Camper's Holiday for use on a parcel of land not owned by Camper's Holiday Association. Any such action puts Camper's Holiday in the position of acting as a public utility service and is a violation of our permits. If such action is discovered, all lines or pipes will be blocked off at the boundary line immediately.

It is extremely important to use water very sparingly in order to conserve the water supply during power outages.

All problems concerned with facilities maintained by Camper's Holiday shall be reported directly to the gatehouse.

WELL HEAD PROTECTION ACT

Camper's Holiday, as a corporation, must record the use of any spray and/or chemical used on or in common property within a five hundred (500) foot radius of the wells. Residents are not required to keep records of the spraying of chemicals.

ZONING ORDINANCES

In 1987, the requirements, restrictions, and allowances for trailers and structures came under scrutiny by the zoning department and non-conforming travel trailer parks in Hernando County were reclassified as:

- RC-recreational - commercial and provides for temporary stays for RVs not to exceed six (6) months. Section F comes under this classification as a commercial rental park.
- R-1-MH - permits a twelve (12) and (14) foot wide park model trailer to be legal, including those with permanent attachments. Camper's Holiday Condominium Association is classified as R-1-MH.

Effective, August 27, 1990, the Development Department of Hernando County established an official policy for permit processing and zoning ordinance enforcement for non-conforming RV Travel Trailer Parks. The policy allows for travel trailers and trailer park models as the primary residence. Additions are permitted and must be attached to the primary residence.