

COVENANTS, GENERAL RULES AND REGULATIONS

The following Covenants, Rules and Regulations are intended to promote the comfort, welfare and safety of all residents and visitors, and to maintain the high level of appearance and reputation of Waterwood. They are a clarification of, but do not take precedence over, the deed of documents, ARTICLE X, RESTRICTIVE COVENANTS.

Some of the following Rules are direct quotes from the RESTRICTIVE COVENANTS or their AMENDMENTS. Others are an interpretation only with a reference to the particular RESTRICTIVE COVENANT or the AMENDMENT.

Cooperation by all residents and guests to abide by the Covenants, plus consideration and concern for others, is essential to sustaining an attractive, safe and pleasant living environment in Waterwood.

The numbers of the following Rules correspond directly with Section numbers in ARTICLE X, DECLARATION OF COVENANTS AND RESTRICTIONS.

1. Land Use:

No business, trade, profession or commercial activity that adds traffic, noise, signs or otherwise creates a nuisance or degrades the residential environment of the community shall be permitted.

(Reference — Article X, Section 1)

2. Water and Sewage Facilities:

No individual water system or individual sewage disposal system shall be permitted on any Lot without the approval of the Architectural Review Board (ARB).

(Reference - Article X, Section 2)

3. Landscaping Planting and Removal of Trees:

ARB approval of the landscaping plan is required prior to commencing new construction or alteration to the exiting landscaping plan. Landscaping shall be maintained in an attractive condition. The owner of each Lot abutting Lake Harris or a canal shall maintain the shoreline, keeping it free from debris and weeds.

(Reference — Article X, Section 3)

4. Nuisances:

No nuisances shall be allowed upon the property, nor shall any use or practice which is a source of annoyance to residents or which interferes with the peaceful possession and proper use of the property by its residents be allowed. .

(Reference - Article X, Section 4).

5. Rules and Regulations:

Rules and Regulations are established by the Board of Directors of the Association (Board) under the provision of the WATERWOOD COVENANTS AND RESTRICTIONS as amended and apply to all residents and guests. Owners who rent their homes shall be responsible for compliance.

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(Reference — Article X, Section 5)

6. Animals:

Dogs and cats shall be kept as pets only and shall be sheltered inside residential or garage structures. No animal shelter shall be permitted outside. All dogs and cats must be leashed when outside and shall not be permitted to run loose. Actions of pets which constitute a nuisance, at the sole discretion of the Board, are cause for permanent removal of the pet from the community. As a sanitary consideration, owners are expected to remove all waste left by their pets.

(Reference — Article X, Section 6)

7. Clotheslines:

No garments, laundry, rugs or other articles may be aired or dried on the property unless such items are hung on a removable, folding umbrella type clothesline unit, which unit must be removed before nightfall. This folding umbrella unit shall be placed at the rear of the residence (in Townhomes, inside the Atrium).

(Reference — Article X, Section 7)

8. Garbage and Trash:

All trash, garbage or other waste material shall be stored in rigid, covered containers within an owner's home or garage, or within any enclosure approved therefore by the ARB. Plastic bags may be used only for lawn and garden trash. Containers are to be removed promptly after garbage pickup.

(Reference — Article X, Section 8)

9. Trailers and Commercial Vehicles:

No house or travel trailer, truck, camper, boat trailer, boat, tent or other similar vehicle, outbuilding or structure shall be placed on the Existing or Additions to Existing Property at any time, either temporarily or permanently, except in areas designated by the Board of Directors of the Association. No industrial, commercial or farm equipment vehicles, including without limitation dump trucks, moving vans, buses and lowboy trailers shall be allowed to park or remain on the Existing Property or Additions to the Existing Property, except for so long as necessary for use in connection with on-going construction.

(Interpretation — Routine home maintenance equipment parking permitted while in use.)

(Reference — Article X, Section 9)

10. Storage Receptacles:

No fuel tanks or similar storage receptacles may be exposed to view, and same may be installed only within the main dwelling house, within an accessory building, or within a screened area.

11. Vehicles and Repair:

No inoperative cars, motorcycles, trucks or other types of vehicles shall be allowed to remain either on or adjacent to any Lot for a period in excess of forty-

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eight (48) hours; provided, however, that this provision shall not apply to any such vehicle being kept in an enclosed garage. There shall be no major repair performed on any vehicle on, or adjacent to, a Lot in the subdivision.

Automobiles, trucks, boats, trailers and other vehicles may remain outside for routine maintenance for a period of 48 hours. On-street parking is prohibited, except in emergencies. All vehicles shall have current license plates.

(Reference — Article X, Section 11)

12. Sight Distances at Intersections:

No fence, wall, hedge, or shrub planting more than two feet in height shall be placed or permitted on any Lot in such a position as to obstruct the view at street intersections or at driveway entrances.

(Reference — Article X, Section 12)

13. Temporary Structures:

No structure of a temporary character, trailer, basement, tent, shack, garage, barn or other out-building shall be used on any Lot at any time.

(Reference - Article X, Section 13)

14. Planting and Removal of Trees:

No trees of four inches or more in diameter may be cut or removed on common or private property without the approval of the ARB. It is highly recommended if trees are removed that they be replaced. The ARB maintains an approved list of trees, shrubs, and grasses. The ARB may require the owner to obtain the assistance of a professional landscaper prior to approving a proposed new or revised plan.

(Reference — Article X, Section 14)

15. Play Structures and Yard Accessories:

All yard accessories and play structures, including basketball backboards and any other fixed games shall be located on the side or rear of the residential structure, or at the rear of residence on corner Lots and within set-back lines. All such accessories shall be of a natural material and of natural earth tone colors. No such structures are permitted in the Townhome area.

(Reference - Article X, Section 15)

16. Signs:

No signs, advertisements, billboards, solicitation or advertising structures of any kind shall be permitted without prior approval of the ARB, except for one "For Sale, or Rent or Lease" sign for each Lot or residence, limited to five square feet on each side.

(Reference — Article X, Section 16, by Amendment, 2013)

17. Window Air Conditioning:

No window or individual air conditioner unit shall be permitted unless fully screened from view from the street.

(Reference — Article X, Section 17)

18. Garages:

No carports shall be permitted. Each residence shall include an enclosed garage. All garages and garage doors must be maintained in usable condition. All overhead garage doors shall remain fully closed from the hours of 10:00 p.m. until 6:00 a.m. except for ingress and egress of a vehicle.

(Reference - Article X, Section 18, by Amendment, 2013)

(Covenant Article X, Sections 19, 20 and 21 are obsolete)

22. Drainage Structures:

No person shall obstruct, alter or in any way modify the method and/or structures of drainage utilized or installed on or over any Lot, or any Common Properties, nor shall any person obstruct, alter or in any way modify any drainage swales, devices now installed, nor shall any structure be erected, placed or maintained which may obstruct such drainage devices or facilities or impede their efficient operation.

(Reference - Article X, Section 22)

23. Exterior Window Treatment:

Window treatments in all residences which are visible to the exterior shall be of a uniform exterior appearance throughout.

(Reference — Article X, Section 23)

24. Antennas:

Waterwood is provided with underground TV cable system connections. No antenna or TV dish shall be erected on or about any residence or Lot without prior approval of the ARB.

(Reference — Article X, Section 24)

25. Outdoor Lighting:

All outdoor lighting shall be shaded and directed to fall only on the same premises where light sources are located.

(Reference - Article X, Section 25)

26. Fences:

Rental and Lease Agreements: No fence or similar improvement shall be constructed without prior approval of the ARB.

(Reference — Article X, Section 26)

27. Rental and Lease Agreements:

When an owner rents or leases a Waterwood home, a copy of the Rental or Lease Agreement is to be provided to the Board of Directors of Waterwood Community Association within 30 days of the beginning date of the Agreement. The tenant is to be provided a copy of Waterwood's rules (Blue Book).

(Reference — Article X, Section 27, by amendment 2013)

Every rental or lease agreement should emphasize that tenants must abide by the Covenants and general rules and regulations of Waterwood. This will help the assimilation into the community.

Collections

Late Payment of Fees: Quarterly Assessment fees are due when billed near the first of each quarter. These funds are needed to operate our community. Timely payment is essential.

Quarterly Assessments are due January 1, April 1, July 1 and October 1.

Late Notice with interest added, will be sent after 30 days.

Second Late Notice will be sent when payment is late 45 days.

Third and last Late Notice from Waterwood Community Association, will be sent when payment is 60 days late.

When payment becomes 75 days late, the account will be turned over to our attorney to begin lien and foreclosure action.

(Reference — Collections Policy Adopted by Waterwood Community Association Board of Directors, October 2012.)

ARCHITECTURAL REVIEW BOARD
Community Review Committee

Purpose:

The Waterwood board of directors also serves as the Architectural Review Board (ARB). The community review committee (CRC) is responsible to ensure the ARB receives complete documentation to support those changes that require ARB approval.

To maintain the high standard of aesthetic appearance of the Waterwood Community for both structures and landscaping, to help ensure property values, and to ensure that proposed additions or changes are not unduly harmful to neighbors or other members of the Community.

TO MEET THIS CHARGE, THE WATERWOOD DECLARATION OF COVENANTS AND RESTRICTIONS PROVIDES THAT NO CHANGE TO THE EXTERNAL APPEARANCE OF ANY HOUSE/TOWNHOUSE OR ANY CHANGE IN THE LANDSCAPING OF ANY LOT MAY BE UNDERTAKEN WITHOUT THE WRITTEN APPROVAL OF THE ARCHITECTURAL REVIEW BOARD (except landscaping located in a concealed and fenced courtyard or privacy area adjacent to a residence).

(ARTICLE VIII, ARCHITECTURAL CONTROL).

CRC/ARB responsibilities

1. Establish residential planning criteria for structures and landscaping.
2. Respond to requests for approval of new structures, alterations, and landscaping as prescribed in the WATERWOOD DECLARATION OF COVENANTS AND RESTRICTIONS.
3. Respond to complaints of Association Members that fall within the scope of this same DECLARATION.
4. Refer disagreements to the Waterwood Community Association Board of Directors (Board) for final action.
5. The ARB (BOD) approves/rejects ARB forms at a monthly WCA board meeting.
 - a. Each monthly WCA meeting agenda will list all ARB requests under consideration.

ARCHITECTURAL REVIEW BOARD
Community Review Committee

CRC Procedure

1. ARB forms are submitted by residents to the head of the CRC through the community mailbox (black box by the mail kiosk)
2. The CRC reviews the forms for completeness and the change for compliance with the covenants and blue book requirements.
3. Accepted ARB forms will be submitted ARB board (WCA board) for review and approval at the next monthly meeting. The CRC chair will provide the ARB board an agenda for each ARB meeting.

Resident Responsibilities

1. Waterwood Residents are responsible for completion of the ARB change form.
2. Completed change forms must be submitted to the chair of the CRC.
 - a Completed forms may only be delivered to the CRC chair or placed in the Waterwood Black box.
 - b Forms submitted in any other fashion will not be reviewed or approved.
3. Alterations cannot start until written ARB approval has been received by the resident from the ARB.
4. The resident is responsible to maintain a copy of the approved ARB forms until the project has been completed.

The CRC will ideally have representatives from both the WCA and WTA. However, this is not an absolute requirement. CRC members are approved by the ARB. Residents with experience in architecture, landscaping, engineering, or home construction are encouraged to volunteer.

ARCHITECTURAL REVIEW BOARD
Community Review Committee

ARB PLANNING CRITERIA

See also RESTRICTIVE COVENANTS, Sections 2, 12, 14, 15, 16, 17, 18, 20, 23, 24, and 26 and SETBACKS (from Waterwood Plot Plan-

1. Additions or renovations to existing homes and community buildings shall be finished with the same exterior materials and colors as those of the existing building i.e. stucco, brick, stone, roof fascia, shingles, or tile.
2. Roof pitch shall match existing structure as viewed from the street front.
3. New windows shall match existing windows.
4. Fences shall be designed to blend with the home. Chain link fence is prohibited except where it can be demonstrated that it will be hidden from neighbor's view by shrubs.
5. Any addition shall be constructed so as not to unduly diminish neighbor's privacy. Neighbors must be consulted prior to ARB approval; however, the ARB and the Board have final authority.
 1. Exterior materials shall be made of stucco (color: neutral earth colors), brick, stone (color: soft gray or beige).
 2. Exterior finish may either be all stucco, all brick, or a combination of brick and stucco. The following are not permitted: imitation brick, imitation stone, exposed or painted concrete block, vinyl or other fabricated siding, wood siding except as a small detail or accent panel.
 3. Roof pitch shall be 5" in 12" and either gable or hip roof construction.
 6. Gambrel and "A" framed roof shapes are not permitted.
 7. Exterior design shall be similar to the existing Waterwood homes.
 8. Driveways shall be reinforced concrete and be located to remove as few trees as possible.
 9. Driveway color, if coated, shall be a soft natural tone that matches the exterior of the home. (Reference: ARB Rule adopted 4/11/99)

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Community Review Committee

Landscaping:

See also RESTRICTIVE COVENANTS, Section 14.

1. Landscaping additions or removals shall be in keeping with existing landscaping.
2. Removal of trees 4" in diameter and over shall be approved only when it can be demonstrated that the tree is dying or is a safety hazard to personnel or to an existing building.
3. On common property, needed replacements shall be in kind unless ARB approves otherwise.
4. Some trees are more appropriate for the rear of a lot, some should be only near water, i.e. have special characteristics. The ARB reserves the right to require the owner to furnish a plan from a professional landscaper as part of the "request for approval" procedure for new construction or alteration. (Reference Restrictive COVENANT Section 14. List revised 2/13/2001)

Setbacks:

See Waterwood Plot Plans, Plat Book 25, Page 30; Plat Book 27, Page 68; Plat Book 27, Page 89; and Plat Book 31, Page 74.

The following setbacks shall apply to all single-family homes:

1. Front yard setback shall be 10 feet from property line for interior lots and 15 feet from property lines on corner lots.
2. Side yard setback shall be 2 feet from property line. Minimum distance between houses is 10 feet.
3. Rear yard setback shall be 10 feet from property line.
4. Dimensions are taken from outside surface of exterior walls .

TV Satellite Dish:

See also RESTRICTIVE COVENANTS, Section 24.

1. Requests for satellite dish or antenna must be submitted in writing to ARB and will be subject to restrictions outlined in FCC Rule 47 C.F.R. SECTION 1.4000.
2. The ARB will work with the resident to identify a location for the satellite dish or antenna that is unobtrusive, while ensuring reception of an acceptable quality signal.

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3. The installation may not be on or over Common Property.
4. The satellite dish may be no larger than one meter in diameter.
(Reference: Section 207 of the Telecommunications Act of 1996, FCC Rule 47 CES. Section 1.4000, as Amended.)

Builder's Road Damage

If damage results, as determined solely by WCA Maintenance Committee, the contractor will be asked to repair damage. If damage is not repaired, the cost of correction will be the responsibility of the homeowner.

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DO NOT PLANT LIST

The following information was provided by UF/IFAS Lake County Extension and the Florida Department of Agriculture and Consumer Services. These plants are either invasive, are being attacked by disease, are spreading disease or have a negative impact on the Florida Water Table.

2-Leaf Nightshade	Kudzu
African Bowstring Hemp	Lantana
Air Potato/Air Yarn	Lead Tree
Alligator Weed	Lilac
Asparagus Fern	Limeberry
Australian Pine	Maderia Vine
Bischofia	Melaleuca /Cajeput/
Black Olive	Punkwood/Paper Tree
Brazilian Pepper/Florida Holl	(4 names or the same tree)
Burr nut	Mistletoe
Caesar's Weed	Molasses Grass
Calico Flower	Natal Grass
Carrotwood	Night-Blooming Cereus
Castor Bean Plant	Old World Climbing Fern
Cat's Claw Vine	Oyster Plant — Large Variety
Chinaberry	Pa Mulberry
Chinese Brake Fern	Poison I /Oak/Sumac
Chinese Tallow	Purple Sesban
Chinese Waterberry	Red Sandalwood
Devil-tree	Rose Apple
Downey Rose Myrtle	Seaside Mahoe
Ear Tree	Silk Oak
Ear-Pod Tree	Sisal Hemp
Eurasian Watermilfoil	Sticking Passion Vine
Ficus	Sword Fern
Governor's Plum	Tropical Almond

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Hiptage		Tropical Soda Apple
Inch Plant		Tung Oil Tree
Indian Rosewood		Water Hyacinth
Japanese Honeysuckle		Weeping Willow
Java Plum/Jambolan		Wood Rose
Kopsia		Woman's Tongue

Please create or maintain a Florida Friendly Landscape. This provides correct water consumption by our plants, reduces your cost of replacing plants, and provides beauty.

5A (replaces 2013 pages 5 - 8)

FINANCE

TREASURER - WATERWOOD COMMUNITY ASSOCIATION

The Treasurer receives and disperses all monies for both the Waterwood Community Association (WCA) and the Waterwood Townhomes Association (WTA).

The Treasurer's duties (in conjunction with the accountant) consist of the following:

1. Prepare for Association, and combined (WCA plus WTA), an annual Budget, income and expense statement, balance sheet, statement of reserves and budget analysis.
2. Send a combined statement of fees to to all members.
3. Ensure individual monthly statements for each Association's Board of Directors are provided.
 - a The treasurer is responsible to provide information (checks and invoices) to the account.
 - b The accountant consolidates the information into a draft monthly report.
 - c That draft is reviewed by the treasurer, the WTA president, and the auditor.
 - d After their respective reviews are completed successfully the WCA president issues the report to the residents. All activities should be completed no later than the 15th day of the following month.
4. Ensure audits, for each Association are completed prior to the annual meeting. These audits can be conducted monthly as opposed to annually.
5. Ensure Federal and State tax returns are prepared for each Association prior to the March 15th due date.
6. Work with the president of the WTA and WCA to develop a combined Budget for the Waterwood Community Association (WCA) and the Waterwood Townhomes Association (WTA).
7. Develop the cost allocations for various contract maintenance charges for Commons and Limited Commons areas.
8. Participate with various Committee Chairpersons in the solicitation and evaluation of bids for maintenance services.
9. Approve all expenditures and/or delegate approval authority to Committee Chairpersons as appropriate to their functions.

FINANCE

10. Develop the Master Insurance Policy and the cost allocation of insurance premiums and submit to the WCA Board for approval.
11. Ensure all accounting records are maintained for a period of not less than 7 years. Duplicate copies are maintained on Improvewaterwood@gmail.com.
12. Along with the president of the WTA develop annual Budget for the Waterwood Townhomes Association (WTA)

FINANCE

THE AUDIT COMMITTEE

The Audit Committee shall perform the following as required by WCA BY-LAWS, ARTICLE XII, Section 6:

1. Audit all accounting books and records.
2. Audit all petty cash funds.
3. Complete the audit prior to the Annual Meetings.
4. Report to the Presidents of the Associations.
5. Review all financial statements prior to presentation to the Community at the Annual Meeting of each Association. Alternatively, 12 monthly audits can be substituted for the annual audit.

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WATERWOOD COMMUNITY ASSOCIATION BUDGET PROCESS

Each homeowner's Association is required to keep its financial records according to generally accepted accounting principles (F.S. 720.303 (4) G) 1., 2., 3. and 4.). Key among these financial records is the financial plan that sets forth the proposed expenditures of funds for the maintenance of the properties under the Association's control and for the management and operation of the Association itself. The financial plan, or Budget, is the foundation document for the Association's financial operation and stability. It provides a preview of the coming year's expenditures and provides a benchmark by which the previous year's expenditure can be judged and evaluated.

The Budget shall be prepared by the Treasurer/accountant by working with the various committee chairs. The projected budget will be approved by the WCA Board of Directors at the annual meeting.

The Treasurer will propose allocations from reserve funds as necessary to address on-going improvement or maintenance of those WCA assets covered by the current reserve study. The WCA board of directors will approve/deny each proposed reserve allocation.

The WCA Board and the Treasurer are responsible to ensure WCA operates within applicable Florida statutes for the collection and allocation of reserve funds.

The Reserves that are collected in the current fiscal year should be placed in a separate interest-bearing account until the need arises for the use of the funds. The Board may direct the use of these funds for capital expenditures without a 2/3 vote of the Community .

MAINTENANCE COMMITTEE

Function:

To provide and manage services for the maintenance of all Common and Limited Common properties.

There are two Maintenance Chairpersons, one for the Community Association and one for the Townhomes Association. They work together on situations affecting both groups.

Duties:

1. To assist the Board of Directors in negotiating all contracts for maintenance and repairs to Common and Limited Common properties on behalf of the Waterwood Community Association. This includes lawn and shrubbery care and maintenance of the pool, clubhouse, marina, pier, water system, storm water system, wastewater treatment, and vehicle storage yard.
2. To prepare and submit to the Board of Directors, all bids and proposals for services to Common and Limited Common properties in excess of pre-approved authorization.
3. To assist the Board of Directors in preparing annual Budgets for on-going maintenance services and anticipated future maintenance and repairs.
4. To review, and approve for payment, all invoices submitted for payment pertaining to maintenance related services.
5. To receive and act upon requests for maintenance or repairs to Common and Limited Common properties which are submitted through improve.waterwood@gmail.com.

NOTICE

All requests for maintenance, complaints or suggestions must be submitted in writing via improve.waterwood@gmail.com. Please provide information with a clear and concise explanation of the problem and include your name so that you can be contacted, if necessary.

Residents should not go directly to contractors or their employees with maintenance problems. Please follow the established procedure.

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WATER

Waterwood has its own potable water and sewage treatment facilities. All costs for providing water and sewer services are included in your quarterly WCA fees.

The primary well is 180 feet deep and is located on the east side of the entry road from the highway. 50 HP well pump delivers water to the 10,000-gallon pressurized water tank at the "pump house" on the west side of the entry road. The water is processed by adding chlorine, and then piped throughout Waterwood for both home and irrigation use. A secondary well has been added that will allow us to maintain limited water if we lose electricity. This well has a propane generator attached to provide power to the well in the event we lose our main source of electricity from Duke Power.

Waterwood has a longstanding contract with General Utilities, Inc. (G.U.) to serve as the official "Operator" of both our water system and our waste treatment plant. G.U. personnel are here five days every week to ensure proper operation of both systems, and to collect and document data required by Federal and State agencies. Regular laboratory testing of water samples confirms that our water is consistently excellent.

In the event of a planned water turn-off for repairs, the Board of Directors will email residents with dates and times.

WASTE

Sewage treatment facilities begin with dual pumps at the lift station, east of Waterwood Drive, near the #700 Townhomes cluster. Sewage is pumped from this collection point to the processing facilities located north of the homes on Greentree Drive, adjacent to the Vehicle Storage Yard. The Waterwood plant includes a single steel tank "package plant", using an "extended" 3 aeration" treatment system. The tank consists of a long aeration section where most of the treatment occurs, followed by a clarifier for settling, followed by a sludge waste compartment and chlorine contact section. From this tank, the processed waste flows into settling ponds, and then is pumped into the spray field.

A generator has been added to the lift station and Wastewater Treatment Plant. This will enable our sewage system to operate in the event we lose power.

General Utilities personnel monitor this plant's operation and collect data for reports required by regulatory agencies. This system has served Waterwood well, exceeding all mandated requirements. Over several years time, the plant and its grounds have been turned into a nearly park-like setting through the efforts of Waterwood Maintenance personnel.

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HELP KEEP OUR WASTEWATER TREATMENT EFFICIENT

To reduce problems with the Waterwood Waste Treatment System and reduce maintenance and operating costs, residents should be mindful of the following:

1. Use biodegradable cleaning products.
2. Dump buckets of household cleaner on your lawn, rather than down the drain
3. Put grease from cooking in a jar or can and dispose of in your solid waste receptacle.
4. Hobbyists are alerted NOT to put chemicals down the drain.
5. Please dispose of feminine hygiene products in the trash ONLY, as they are NOT biodegradable, and this material causes damage in our pumps.
6. Melon rinds, seeds, and plate scrapings are for the garbage can and not for the disposal. Residents should not dispose of diapers or kitty litter down the drain. (A handful of ice cubes put into your disposal once a week will keep your blades sharp now that you won't be using this appliance as much).

RESIDENTIAL-PEST CONTROL

The Waterwood Townhomes Association has arranged a consolidated billing agreement for pest control services with Dean's Termite and Pest Control, Inc. This agreement remains in effect until either party gives a 30 day-notice of cancellation.

Cost for Townhome owners are included in the Townhomes Association Budget and relevant quarterly fees. Owners of Single-Family Homes (SFH) may subscribe to these services outlined below by informing the Waterwood Community Association. The cost for subscribing SFH owners will appear as a line-item charge on the Waterwood Community Association quarterly billing.

Each subscribing residence will be serviced on a quarterly basis (4 times a year). Service includes:

1. A liquid residual around all doorways, windows and under first floor eaves.
2. A granular product around the exterior perimeter (8 to 10 ft. out from the building).
3. Interior of homes will be assessed and treated on an as needed basis.
4. Pest problems will be handled within 48 hours of notification, at no charge.
5. A sign will be placed in front of the homes/building units after service is completed.

Each owner maintains a direct relationship with Dean's on all matters concerning performance of pest control services- The Association provides only a consolidated

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billing service. The owner conducts coordination of scheduled days, callbacks, authorized alternate entry and any other service with Dean's.

Townhome owners, who face the possibility of cross infestation of insect pests in the four residences of a Townhome "quad", require assurance that reasonable protection from cross infestation is provided to each of them. If any Townhome owner chooses to not have pest service provided by Dean's, that owner must provide the Townhome Association Board a copy of a contract from another reputable and licensed pest control company. The owner will then have an adjustment made to their quarterly WTA assessment.

RESIDENTIAL TERMITE INSURANCE NONE

ANY TERMITE PROGRAMS FOR EITHER TOWNHOMES OR
FREE-STANDING HOMES ARE THE RESPONSIBILITY OF THE HOME
OWNER

ANY TERMITE CONTRACT WILL BE A PRIVATE CONTRACT WITH THE
SUPPLIER, AND WATERWOOD IS NOT INVOLVED IN THE BILLING,
COLLECTING, PAYING OR INSURANCE

This should not be confused with our PEST CONTROL agreement, as described on the previous page in which Waterwood performs a consolidated billing and collection arrangement for pest control (but not Termites).

CLUB WATERWOOD

Club Waterwood is a facility for the use and benefit of the members and their guests. The Social Committee is responsible for all scheduling and management of Club Waterwood activities, which are approved (per By-Laws) by the WCA Board of Directors. The Social Committee Chairperson serves as the point of contact for all matters pertaining to maintenance and operation of Club Waterwood.

Members are responsible for the conduct and liability of their guests.

Anyone under the age of 18 must be accompanied and supervised by an adult when using the amenities in Club Waterwood.

Due to liability, it is required that guests be accompanied by a Waterwood resident in the clubhouse, pool, marina and dock areas.

Hours: Clubhouse 8:00 a.m. 11:00 p.m.

Pool Dawn—Dusk

If you are the last person to leave the Clubhouse, it is your responsibility to turn off all fans and lights, adjust the thermostat and lock all doors.

For your convenience, there is a delayed timer switch for the outside lights.

Club Waterwood is closed for general use during the regularly scheduled activities as listed on the Social Bulletin Board.

All residents may reserve two parties a year at Club Waterwood. A written request must be submitted to the Social Committee along with a deposit of \$40.00. Request forms are found on the Clubhouse Bulletin Board.

No article belonging to the Club Waterwood shall be removed from the premises. (Library books and movies are the exception and need to be returned in a timely manner.)

Members shall be responsible to Club Waterwood for any theft, damages, or breakage caused by themselves or their guests.

Pets are not allowed in Club Waterwood or in the pool area unless it is a Service Animal.

Janitorial service is NOT provided in Club Waterwood or in the Pool area. Please leave those areas as you found them. Please do NOT discard perishables or disposable diapers in waste containers.

CLUB WATERWOOD

BULLETIN BOARDS

Waterwood Community Association official information is posted on the Bulletin Board at the mail kiosk. Look here for list of Officers and Committee Chairs and their contact information.

The Social Committee will accept requests for notices to be posted on the Social Bulletin Board.

Residents can post information on the Community Bulletin Board found in the pool table room.

INTERIOR DESIGN

To maintain Club Waterwood esthetics and appearance, no item of furniture, decorations, etc. shall be placed in the Clubhouse without written recommendations by the Social committee, the Clubhouse Chairperson and written approval of the Architectural Review Board (ARB).

SMOKING

Smoking is NOT allowed in Club Waterwood or in any of the pool areas.

EMERGENCIES

The "Dial 911" Emergency System is in operation in Lake County. There is a telephone in the Clubhouse office for emergency calls only.

REGULARLY SCHEDULED CLUB WATERWOOD ACTIVITIES

Except for library/office and pool areas, the Clubhouse is closed for general use during scheduled activities.

Waterwood Association Board Meetings (WCA)
Waterwood Townhomes Association Board Meetings (WTA)

Above Homeowners Association (HOA) meetings are subject to change. Check agendas posted at mailbox area.

Other activities that utilize the Clubhouse include, but are not limited to, exercise programs including power walking, yoga and card/game activities; Book Club; Friday evening gathering; monthly community parties.

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Scheduled days/times for these activities are posted on the Social Bulletin Board found in the clubhouse and/or at the mail kiosk. Information about events may also be distributed to individual homes through improve.waterwood@gmail.com.

LIBRARY

All Waterwood residents are welcome to use the Library.

Library books and DVD's (movies, tv. series and audio books) are all available to borrow on the honor system. Please return promptly.

Library shelves are labeled with categories to help residents find a book. Books are color-coded according to subject and are shelved in alphabetical order by author.

Donations are welcome, however, if you have more than five books, the librarian must be contacted prior to making any book donation.

Notebooks of RESIDENT EMERGENCY CONTACTS and CONTRACTOR REFERENCES are also located in the library, as are some donated REFERENCE BOOKS, of various age.

RULES FOR USE OF THE CLUBHOUSE FOR PRIVATE PARTIES

Approval by the Social Committee may be given to use Club Waterwood for private social use if the following rules are followed:

1. A signed request must be made to the Clubhouse Chairperson.
2. A \$40.00 deposit must be made at the time of request. (Deposit will be returned after the party when the signed checklist has been completed, returned to the Social Committee, or to the envelope on the Social Committee Bulletin Board, and a member of the Committee has checked the Clubhouse for compliance).
3. All costs of the event are assumed by the host.
4. No more than two such events are held each year per household.
5. The people in attendance are friends and family members of the host.
6. For liability purposes, the host must be present for the duration of the event.
7. The event is social and not business related (i. e. no monetary gain or fundraising is allowed).
8. The length of the reservation does not exceed six hours or go past 11 p.m. This time includes set-up and cleanup. Exceptions need written WCA Board approval.
9. The pool cannot be reserved.

CLUB WATERWOOD

10. No event shall interfere with regularly scheduled Waterwood activities.
11. Exceptions to the above rules will be considered for approval by the WCA board on a case-by-case basis.
12. Parking should be confined to the Clubhouse lot, mail area and Clubhouse lawn by
13. Waterwood Drive. (Cars should not be parked on Townhome lawns.) It is recommended that the host have a "lot attendant".

Any exceptions to these rules must be approved by the Social Committee and/or the WCA Board.

If you reserve the Clubhouse during the day, unlock the front screen door to the pool area so residents can get into the pool area without going through the Clubhouse. Lock the screen door to the pool area when you leave.

"LAST ONE OUT" CHECK LIST

1. Turn off/clean all appliances. Remove party food from the refrigerator.
2. Turn off all lights and fans.
3. Set thermostat to 80 in summer and 65 in winter.
4. Remove all garbage/recyclables. (There is no garbage collection at the Clubhouse).
5. Secure and lock all doors including the pool area and all sliders.
6. Clean and store all dishes, linens, utensils, equipment, etc.
7. Replace tables, chairs, games, etc. to designated storage areas.
8. Check restrooms and wipe around sinks.
9. Vacuum carpet after your party.
10. Please note any mechanical problems/broken items on the party request form.
11. There is a delayed timer on the outdoor light near the front door for your convenience during nighttime departure.

SOCIAL COMMITTEE

Functions:

1. Plan and advertise social functions.
2. Hold meetings for the Committee at least once a month and maintain minutes of the meetings.
3. Keep accurate records of expenditures and income.
4. Purchase items for the Clubhouse and Holiday decorations using income from Committee functions and from monies budgeted by the WCA Board upon joint agreement of the Committee members and the WCA Board.
5. Keep all party reports organized for future reference.
6. Keep storage closet and paper supply closet organized.
7. Complete an inventory of all kitchen equipment each year and replace or add to kitchen supplies and equipment as needed.

CLUB WATERWOOD

8. Schedule requests for reserving Club Waterwood for private social events. (Private social events cannot result in personal financial gain or fundraising unless incidental to the function purpose.) Notify the Committee in advance if any type of financial transactions are planned and obtain approval.
9. Sponsor a variety of activities including exercise, craft, educational and social. Be aware of Community interests when scheduling these activities. (No program/activity can result in personal financial gain or fundraising.)
10. Decorate the Community for the Holidays. This includes decorating the lamp posts, the mailbox kiosk, and the entrances to Waterwood and to the Clubhouse. Update decorations as needed.
11. Maintain the Social Committee bulletin board to keep residents informed of all social events.

SWIMMING POOL AND POOL AREA RULES

Hours Dawn until Dusk

1. The pool is intended for use by Waterwood residents and their guests.
2. Due to liability guests must be accompanied by a Resident.
3. Anyone under the age of 18 must be accompanied by an adult.
4. Pool limit is nineteen (19) persons.
5. Swim at your own risk — lifeguard is not provided. For your safety we recommend the "Buddy system" when swimming.
6. No diving, running, shouting or horseplay permitted in or around pool.
7. Appropriate swimwear only. Persons in wet bathing suits must towel off before passing through the Clubhouse or using the restrooms.
8. Children in diapers are not allowed in the pool unless they are wearing diapers especially designed for swimming.
9. Swimmers must shower before entering pool; however, no shampoos or soap are permitted.
10. Suntan lotions and/or oil are not allowed in pool. Please place a towel or other form of protection on the chair or lounge if using lotion or oil.
11. Pool chairs/tables are not to be removed from the pool area.
12. Pets (with the exception of Service Animals), bicycles, skates, skateboards, scooters or dangerous items are not allowed in the pool, on the pool wet deck, in the pool area or in the Clubhouse.
13. No large flotation devices are allowed in the pool.
14. No smoking in any of the pool areas.
15. No glass is allowed in any of the pool areas. No food or drink is allowed in the pool or on the wet deck. Any food or drink should be in non-breakable containers and be away from the pool and the pool wet deck.
16. Please leave the pool area clean of any litter and return pool toys, lower umbrellas, return chairs to a uniform position and lock doors (both screen and sliders) when you leave the pool area.

MARINA AND STORAGE YARD

MARINA COMMITTEE

Purpose:

To manage the operation of the Marina for use by members of the Waterwood Community Association under the authority of the WCA Board of Directors.

Function:

1. Establish Rules and Regulations for Board approval
2. Establish a fee schedule for Board approval.
3. Maintain an up-to-date list of Boat Slip Renters on the Clubhouse bulletin board and on the mailbox kiosk bulletin board.
4. Submit an annual Budget to the Board.
5. Maintain piers, pilings, walkways, seawalls, and any miscellaneous tools and equipment assigned to it.
6. Make every reasonable effort to maintain the access to Lake Harris and the slip areas to permit operation by members' boats.
7. Seek Board approval for any expenditure which exceeds \$1,000.00.

WATERWOOD MARINA RULES AND REGULATIONS

The Marina and ramp are amenities of Waterwood Community Association (WCA) existing for the sole use of the Waterwood residents who own boats. All Slip Renters pay a fee to the Association to cover the costs of maintaining the docking facilities. Currently the ramp and access to the Lake is available to all residents at no fee. Neither the ramp nor the marina can be used for boats owned by guests of residents. There are 22 slips (currently 21 useable) in the marina. Each slip is numbered to identify it as well as the Slip Renter.

FEES

Fees are determined by the Marina Committee with final approval by the Waterwood Community Association (WCA) Board of Directors. Such fees are paid quarterly and are non-refundable. Current fees are \$42.00 per slip per quarter.

MARINA RULES

1. The Marina Committee members must be boat owners and slip renters.
2. The Marina Chairman in consultation with the Marina committee develops an annual budget, included fee structure and proposed expenditures all of which requires the approval of the WCA Board of Directors.
3. The Marina Committee shall decide on the length and type of boat which may be assigned to each slip. Slips 2 through 9 and 15 through 22 will accommodate boat lengths no to exceed 20 ft. Slips 10 through 14 accommodate boat lengths not to exceed 22 ft. Only assigned slips may be used, unassigned slips may not be used without prior consent of the Marina Committee.

MARINA AND STORAGE YARD

4. Only the Marina Committee has the right to assign or transfer slips to another person.
5. Requests for rental of a slip must be in writing (e-mail, FAX, or letter) to the Marina Committee. If no slips are available, the applicant will be placed on the Wait List. An "Application for Waterwood Boat Slip" must be signed and submitted accompanied with a \$160.00 deposit (approximately one year's rent) at the time the request is made. The procedures for applying are described on the application. The fee will be waived, at the discretion of the Marina Committee, if there is no one on the Wait List.
6. Boats moored in the Waterwood Community Marina should be maintained in an operable and shipshape condition to conform to Community standards regarding appearance. Operable and shipshape condition is as determined by the marina committee.
7. After satisfying any person on the Move List, the first person on the Wait List will have the first choice of the next available slip, assuming the slip will accommodate his boat. If the slip offered will not accommodate his boat, he will not lose his place on the Wait List. The Marina Committee will contact (phone, e-mail, FAX or letter) the first person on the Wait List, offering the open slip. That person must accept or decline the move within fourteen (14) calendar days and confirm the decision in writing. If the move is accepted, that person's name will be removed from the Wait List. If the move is declined, that person's name will be moved to the bottom of the Wait List. If there has been no response within the fourteen (14) day period, that person will be passed over, and his name will be moved to the bottom of the Wait List. The process will then be repeated for the next name on the Wait List.
8. There will be a separate list for persons renting houses or townhomes, and these persons will be given the right to rent slips only if there are no owners on the Wait List. These slip rentals will be for a one-year period and will be renewed only if no owner of a house or townhome wishes to rent a slip.
9. A new slip renter has a period of 30 days in which to register his boat with the Marina Committee, giving the make, model, length, and other pertinent information. If no boat has been registered after 30 days, the person will be removed from the Marina registry and will forfeit any slip rental paid. He may re-apply as in Rule No. 7, with credit being given for the original deposit. The slip will be offered to the next person on the Wait List, once a Slip Renter registers their boat, they retain the right to rent the slip as-long-as they comply with the Rules and Regulations (Note Rule No. 12)
10. It is the slip owners' responsibility to make arrangements/preparations to ensure their boat can be removed in response to emergency conditions. Emergency conditions include but are not limited to Hurricane watches as defined by NOAA standards. This is to prevent damage to the slip owners' boat, other slip owners' boats or to the marina itself. Marina committee members are skilled boaters and can be used to remove, trailer boats, and move them to the storage yard. In the event of an emergency, the WCA BOD reserves the right to remove boats from

MARINA AND STORAGE YARD

the marina if the slip owner hasn't made prior arrangements and cannot be contacted.

11. Slip owners are responsible for any damage caused to dock facilities caused by their boat, themselves, or their guests. All slip renters must supply written proof of liability insurance and sign a "Marina Use Agreement". The Slip Renter must work through the Marina Committee and maintenance chairman to ensure repairs are made. The slip renter is responsible for the cost of the repairs.
12. Once a Slip Renter removes his boat from the Marina, he may not hold an empty slip for more than 6 months without prior written (e-mail, FAX, or letter) permission from the Marina Committee. A Slip Renter may sublease his slip to another Waterwood resident for a period not to exceed 6 months with the approval of the Marina Committee. The 'sub-renter' must sign a "Marine Use Agreement" and present proof of liability insurance. In such a case, the original Slip Renter will remain responsible for the payment of fees and any damages to the dock facilities. Seasonal resident Slip Renters are granted exception to this rule as long-as they reoccupy their slip within ten days of returning for their seasonal residency.
13. Anyone wishing to relinquish his slip must do so in writing (e-mail, FAX, or letter) to the Marina Committee at least two weeks prior to the end of a given quarter. No rebates will be given for any unused portion of the quarter.
14. Only one slip will be rented to any one household unless there is no one on the Wait List. In such an event the slip must be vacated upon a subsequent application from another resident for a slip.
15. All Slip Renters or their guests will use the Marina facilities at their own risk.
16. A slip is not transferrable with the sale of a residence or boat.
17. A current Waterwood Community Marina Slip Assignment list will be maintained and posted on the Waterwood Clubhouse bulletin board in the library and on the Community bulletin board at the mailbox kiosk.
18. Waterwood resident boat owners who wish to use the Marina ramp must provide the Marina Committee with proof of liability insurance and display a current state registration on their boat.

MARINA AND STORAGE YARD

STORAGE YARD

Purpose:

To manage the operation of the Vehicle Storage Yard amenity for use by members of the Waterwood Community Association, under the authority of the Board of Directors of the Association.

Function:

1. Establish and enforce Vehicle Storage Yard Rules and Regulations, with Board approval.
2. Establish Fee Schedule, with Board approval. Monitor for effectiveness.
3. Receive requests from residents in writing and assign storage spaces in accordance with Vehicle Storage Yard Rules and Regulations.
4. Maintain an up-to-date list of vehicle storage space renters and post on Clubhouse bulletin board and Vehicle Storage Yard bulletin board. Advise WCA Treasurer of current list of Vehicle Storage Yard renters prior to quarterly billing.
5. Maintain storage area and access roadway and any tools, equipment, or buildings, assigned to it.
6. Seek Board approval for projects and expenditures not included in the Budget. Purchases shall be conducted in accordance with WCA Finance Manual.

NOTE: To allow the utility Company access, the gate is locked by a combination lock and **MUST** be kept locked at all times. PUT COMBINATION LOCK THROUGH THE BRASS UTILITY LOCK RING.

MARINA AND STORAGE YARD

WATERWOOD VEHICLE STORAGE YARD

Purpose:

The Vehicle Storage Yard, for storing boats, trailers, RVs or autos/trucks, is a largely self-financed amenity for owners and residents of the Waterwood Community. All users pay a small fee to cover costs of maintaining and upgrading this important amenity. Complimentary short-term guest parking may be arranged with the chairman.

FEES

Fees are billed quarterly as an itemized part of your WCA Invoice and are non-refundable. Currently, the fee is \$12.00 per quarter per storage space, with no pro-rating. This is subject to change by the WCA Board of Directors.

VEHICLE STORAGE YARD RULES AND GUIDELINES

1. The storage yard includes an equipment and tool shed. These tools are for use of all Waterwood residents. See the Maintenance chair for information about checking out tools. Any donation of tools or equipment need to be approved by the Maintenance chair.
THIS IS NOT A PLACE FOR THE STUFF LEFT OVER WHEN YOU CLEAN OUT YOUR GARAGE!
2. For assignment of a space or for temporary guest parking, contact Vehicle Storage Yard chair and sign Waterwood Vehicle Storage Agreement. If Agreement is not signed, you will be denied space.
3. The storage yard does not have enough spaces to provide storage for all residents of Waterwood. Generally, residents may rent only a single space.
4. NEVER park a vehicle or trailer in a storage space that is not assigned to you!
5. Do not park in front of the spray field gates.
6. For Release from a space, notification of the Vehicle Storage Yard Chairman in writing, at least two weeks prior to the end of a quarter.
7. No sheds or portable structures allowed.
8. Spaces may be tight to accommodate all residents. Please be considerate of your neighbor. Park within your permitted space. The Committee reserves the right to reassign spaces to accommodate all users.
9. YOU are responsible for weed trimming around your Unit.
10. Only ONE Unit to be parked on ONE space. The Committee MAY offer special consideration of allowing a second, SMALL Unit on the same space. Otherwise, renter will be charged for multiple spaces (solely at the discretion of the Committee).
11. Complimentary **SHORT TERM** (up to two weeks) **GUEST VEHICLE PARKING** is offered at the discretion of the Committee.
12. **GATE LOCK** — It is CRITICAL that the brass combination lock be inserted through the round Utility Company key lock. This allows Florida Power to access their easement by unlocking their round lock.

TOWNHOMES
Revised and approved by the WTA Board July 10, 2025

I. PROPERTY DEFINITIONS

FEE SIMPLE: Each of us owns our lot, the home, and any improvements.

COMMON: All owners jointly own (through the Waterwood Community Association) the clubhouse, pool, pier, marina, water and sewer systems, roads, vehicle, and boat storage yard, etc.

COMMON ALSO INCLUDES (and is owned jointly through the Waterwood Community Association):

Clusterwood Drive;

Common driveways located: between 401- 404 and 501-504 Waterwood Drive buildings; adjacent to 600 Waterwood Drive; between 1001 1004 and 604 Clusterwood Drive buildings;

The pond, fountain, and adjacent land that is part of the master drainage system;

The sewer lift station, fence, and adjacent land;

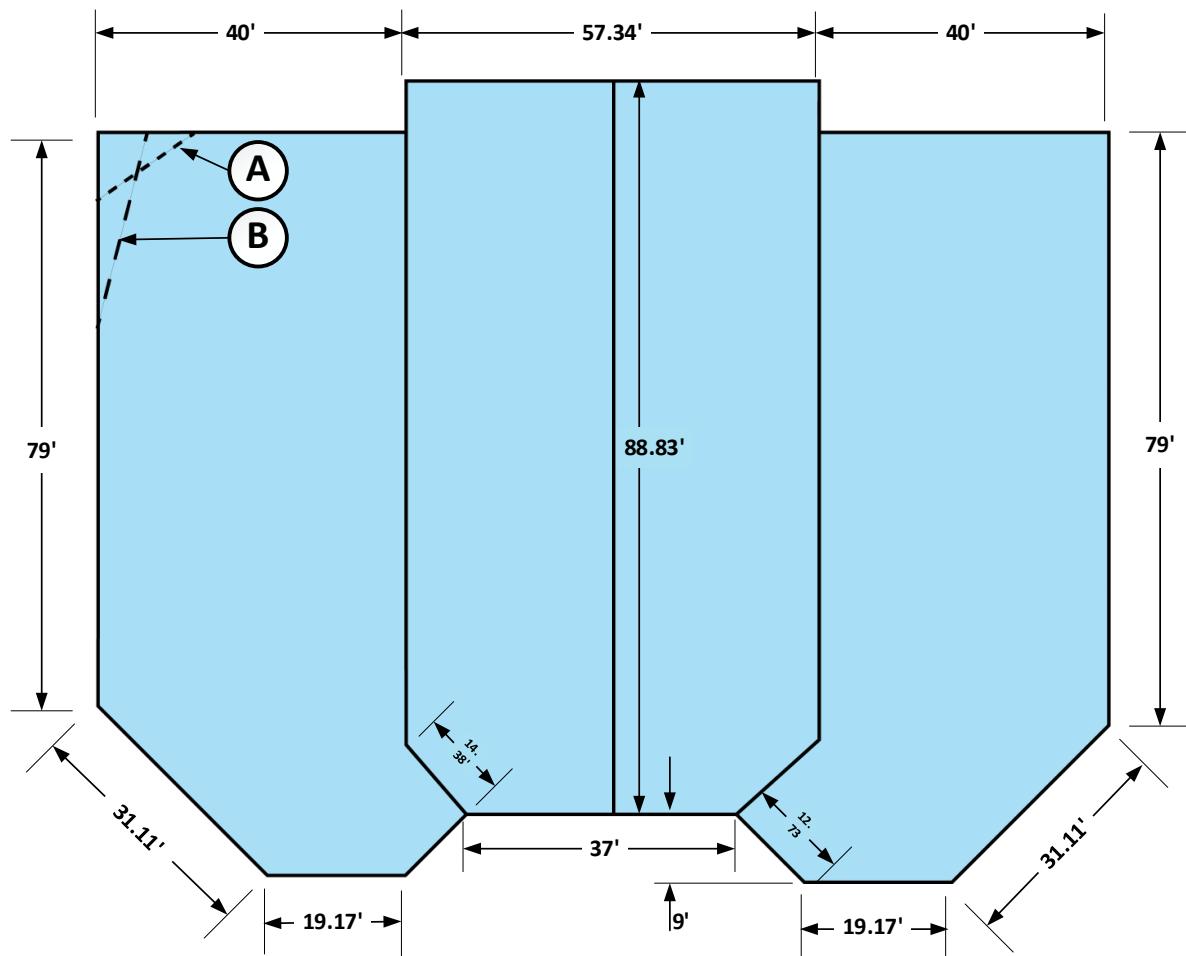
A strip of land, 22 ½ feet wide measured from the edge of the road, running inside Waterwood Drive and Waterwood Loop, also known collectively as “Waterwood Circle”, around the Townhome area (see Fig. 1).

LIMITED COMMON: All property inside the circle of Waterwood Circle after subtracting the Fee Simple and Common Property. This area is maintained by WTA approved contractors.

**FIG 1: WATERWOOD SHRUB/TREE
MAINTENANCE ALLOCATION
COMMONS AREAS OF WATERWOOD
CIRCLE**



Fig. 2: PROPERTY DIMENSIONS WATERWOOD TOWNHOME CLUSTER



- (A)** 804 Clusterwood Drive (15.56' diagonal at 45°)
- (B)** 1001 Clusterwood Drive (26.2' diagonal at 11°)

Source: Lake County Property Appraiser (<https://gis.lakecountyfl.gov/gisweb/>)

II. TOWNHOME SERVICES

The Waterwood Townhome Association (WTA) provides certain services to its members, the costs of which are included within the annual budget. The adoption of the budget each year provides funding for the services to be performed. Your Townhome Assessment includes the funds for these services:

1. Maintain Townhome grounds (Limited Common Property; see definition in Sec. I above). Mow lawns, trim plants, shrubs and trees; fertilize and spray for pests and weeds; apply

mulch as provided in community landscape services contract or per annual decision of WTA Board. Plantings added by the homeowner in the Common and Limited Common property close to their townhome are their responsibility, not that of the landscaping contractor.

2. Maintain sprinkler system, control irrigation schedule in compliance with requirements of the St John's River Water Management District.
3. The WTA will, on a recurring basis, repair and repaint the wood fence extensions of the party walls. Modifications to the fence extensions should not be expected to be maintained by the Association, even if ARB-approved.
4. Quarterly, exterior pest control is provided for each Townhome through a WTA contract with a licensed company. Under this contract, Owners may also request interior pest control service to treat an infestation.¹ **Termite treatment is NOT provided**, but is the responsibility of the owner, if desired.
5. Periodically, prune branches from large trees not covered by the community landscaping services contract if threatening townhomes, and also hurricane prune palm trees.
6. Remove trees from the Limited Common subject to the following procedures that were adopted by motion of the Waterwood Townhome Board of Directors at the Board's meeting on May 15, 2025.

The Association does **NOT**:

1. Maintain or repair any part of a building interior.
2. In general, maintain or replace any plantings anywhere within the boundaries of the owners' lots, i.e. in the Fee Simple areas (see definition in Sec. I above). Except that the community landscape contractor will mow grass lawn areas within owners' lots, and may, dependent on the current contract terms, perform some landscaping maintenance and weed control within portions of the owners' lots.
3. Replace rotted wood or repair exterior walls, doors or trim.
4. Repair or clean windows, gutters or downspouts.
5. Repair electrical fixtures/receptacles, water outlets, replace light bulbs, clean or repair screens, caulk or replace caulking.
6. Repair or clean roofs.
7. Wash, paint, or repair exterior walls, trim, lanai walls, screens, chimneys, or doors.

¹ As of 2024, WTA pest control services are provided by Deans Pest Control at 352-787-5300. Deans will respond to calls for internal or external infestations of insects or rodents (rats and mice). They will not respond for infestations of other animals classified as "wildlife", including snakes, alligators, birds, bats, squirrels, armadillos, raccoons, moles, etc. These pests must be handled by a licensed wildlife control agent. Deans recommends Above and Beyond Wildlife Control at 352-568-1355.

8. Replace plantings installed by owners outside their lot boundaries.
9. Maintain any appliance, heating, or cooling system.
10. Insure building exterior, interior, or contents.

III. INSURANCE REQUIREMENTS

Article XII of the Waterwood Covenants and Restrictions establishes insurance requirements for Townhomes, summarized as follows.

All Townhome owners must ensure that their individual Townhome is under a homeowners' policy covering their building as well as personal property and liability. The building structure must be insured for the full REPLACEMENT VALUE, whether rented or owner-occupied. The townhome is **NOT A CONDOMINIUM**. Insurance policies designed for condominium units are not sufficient for townhome coverage.

Owners must provide a copy of the **Declaration Page** of their insurance policy to the Association each time the policy is renewed. The "**dwelling limit of insurance**" should show the full REPLACEMENT VALUE of the townhome and for the detached garages in two locations.

If a Townhome is rented, the owner must maintain a homeowners-type policy with the same coverage as for an owner-occupied Townhome, but that specifically applies to a rented Townhome. Tenants should cover their personal property and liability by purchasing renters' insurance. The Townhome OWNER, not the tenant, is responsible for paying all assessments and insurance policy premiums and assuring that the homeowners-type policy insuring the rented Townhome is maintained and active.

If a Townhome is damaged or destroyed, it must be rebuilt by the owner to the condition that existed prior to the casualty.

In the event an owner does not maintain proper insurance coverage, a policy will be purchased by the Association, and the premium plus any legal fees for placing a lien on the property may be added to the owners' quarterly fees.

V. TOWNHOME EXTERIOR APPEARANCE

There are many reasons to choose purchase of a Townhome instead of a freestanding home. One of them is the protection of resale value by the consistent appearance of the development. The original design of the Waterwood Townhomes has always received positive compliments. This guide is intended to help retain that good opinion.

WINDOW TREATMENT: Only white, pale almond, cream color drapes, or white, pale almond, cream color or wood color blinds, as viewed from the exterior of the Townhome, should be used.

EXTERIOR LIGHTING: Using 40-watt incandescent or equivalent LED bulbs is recommended for exterior lights; yellow "bug lights" also work well. Exterior lights can be a problem for neighboring units if too bright.

Lake County specifies that police and fire services should be able to clearly identify an address, day or night. Therefore, house numbers are placed on or next to the large garage door to be lit by the overhead light. Be sure this light is aimed at the address number.

ENTRY WALKWAYS AND ADJACENT LANDSCAPED AREAS: Approval for changing this is required from the Architectural Review Board (ARB). To reduce maintenance of atriums and prevent overgrowth, it is permissible to pave them or put down paving stone in various designs. In planning such a change, remember keeping about a third of the area in soil and greenery will avoid the "hot parking lot effect" and excessive rainwater runoff in the summer.

REAR PATIOS, GARDENS AND LANDSCAPED EXTERIOR AREAS: ARB approval is required. Use of concrete pavers, steppingstones, or paving is acceptable. Deck planking of pressure treated timber may be installed. Again, give regard to areas for greenery to avoid the reflective heat condition. **CONSIDERATION MUST BE GIVEN TO AVOID INTERFERING WITH THE IRRIGATION AND LANDSCAPING OF THE COMMON AREAS.**

PLANTER/PARAPET: This brick planter design feature, located at the corner of the garage adjacent to the entry walk may pose a termite problem, so some owners have chosen to remove it and stucco the remaining walls to match. **No other alteration is acceptable. ARB approval is required.**

PLANTINGS BETWEEN DRIVEWAYS: Approval for changing this is required from the ARB. Care of decorative planting between driveways is the responsibility of the owners, not of the landscaping contractor.

MAINTAINING THE APPEARANCE OF THE EXTERIOR OF TOWNHOMES: Dirty or stained roofs, exterior stucco walls, doors, and chimneys severely detract from the appearance of the townhome community and Waterwood as a whole community, negatively affecting our property values and enjoyment of our homes. It is each Townhome owner's responsibility to maintain these exterior areas with a clean and well maintained appearance. As provided in Article V, Section 1, of the WTA Covenants and Restrictions, the WTA

Board Twill notify owners when they determine that a unit requires its roof, exterior stucco walls, or other exterior areas to be cleaned or otherwise maintained. If the Townhome owner does not resolve the issue within 30 days of receiving the notification, the Board may engage services to address the needed actions and add the cost to the owner's quarterly assessment.

WATERWOOD TOWNHOME PAINT SPECIFICATIONS. THE APPROVED PAINT COLORS MUST BE USED: (Adapted from "New Blue Book 2020 Revision page 39 - 40" and Approved by WTA Board 1/4/24). The Architectural Review Board will not approve colors other than those specified here.

WTA STUCCO COLOR

Sherwin Williams #C07W00251 "New Waterwood Color". In case of difficulty in finding the correct color at a Sherwin-Williams store, use the barcode illustrated below.



TRIM: brown trim for soffits, soffit vents, garage attic vent, garage window trim, chimney stack, metal roofing elements on two-story Townhomes, and metal tops of fences: Sherwin Williams #6076 TURKISH COFFEE (This color may also be used around the second story windows above the porch).

WTA DOORS AND FENCES COLOR: Front door, personnel door, 16' garage door and matching trim, and privacy fence: Sherwin Williams #6335 FIRED BRICK

WTA TILE ROOF REPLACEMENT:

Eagle Malibu Concrete Tile
Color: Kona Red Range

This is the only roofing material approved for use in the townhomes.

Maintaining the continuity of appearance maintains our property values.

(Note: TILE ROOF REPLACEMENT MUST BE SPECIFIED AS ABOVE rather than referring to previous vendor Matt McHale Roofing, now under new Ownership.)

VI. WTA Tree Removal Procedure

Introduction

The purpose of this Tree Removal Procedure is to establish a procedure whereby the Waterwood Townhome Association (“WTA”) Board of Directors (“Board”) will consistently and responsibly determine when a tree in the Waterwood Limited Commons must be removed. The decision to remove a tree should be made in recognition of the principle that our trees are an integral part of the Waterwood community character and infrastructure, which differentiates our community from others, and that they should only be removed when it is determined necessary. Tree removal is a last resort, not a preferred option.

Further, it should be noted that this determination is independent of a decision by the Board to replace a tree, and how to replace it, after removal. As of the adoption of this Procedure, the WTA Board is engaged in acquisition of professional services to develop a long term tree maintenance and replacement program. The provisions of such a plan, when completed and approved, will address replacement of trees removed pursuant to this Policy and for other reasons.

Procedural Steps:

I. Need for evaluation established:

- A. A member of the WTA or a member of the Board may, at any time, request the Board to determine whether a tree should be evaluated for removal or major maintenance due to:
 1. The tree having: shed limbs; showed signs of disease or damage; begun to lean toward buildings; been struck by lightning; showed signs of root failure; showed other recent changes that appear to threaten tree or major limb failure.
 2. The tree has significantly damaged a Townhome.
- B. The Board will determine whether the available information warrants further evaluation. If there is significant doubt, or a clear need for evaluation, the Board will proceed to the evaluation step below.

II. Evaluation Phase

- A. The Board will acquire the services of not fewer than two (2) arborists certified by the International Society of Arboriculture (ISA) (<https://www.treesaregood.org/findanarborist>) to evaluate the tree(s) in question.
 1. If the opinions of the two arborists are in significant disagreement, a third arborist assessment will be sought.
 2. Most arborists working in central Florida are in the employ of tree service companies that may wish to bid on completion of the maintenance or removal recommended by the consulting arborist. This presents the potential for an actual, or the appearance of, conflict of interest. To mitigate this to the extent possible, the WTA representative managing the arborist review will:
 - a) Seek one or more arborists who are not in the employ of a company likely to seek to perform the recommended tree services;
 - b) Inform the selected arborists that, should the arborist recommend tree removal or other high cost treatments, and the arborist’s company submits a competitive bid on the work, the WTA will require another arborist opinion which is independent of the work that supports the opinion to remove.

B. The Board will share the arborists' evaluations with the member requesting it and with all the WTA members, and allow for comments and feedback on the findings and recommendations. Note: this may need to be done with a short turn around if significant tree failure risk is noted in the reports.

III. Decision Phase

- A. At a regular or special Board meeting the Board will review the certified arborists reports and any WTA member feedback received prior to the meeting and make a motion whether or not to contract for additional maintenance or for removal of the evaluated tree(s).
- B. WTA member input on the motion will be allowed at the meeting after the motion is made.
- C. The Board will vote on the motion and proceed as indicated by the outcome of the vote.

IV. Action Phase

- A. If the Board's decision is that a tree should be removed, the Board will seek a Permit for Removal Exemption from the Lake County Department of Planning and Zoning. See: <https://lakecountyfl.gov/Planning-and-Zoning/Tree-Removal>
- B. The Board will solicit bids for the work approved in the motion it passed from qualified, licensed and insured tree service contractors in conformance with the WCA Finance Manual.
- C. The Board will oversee directly, or by a volunteer member or members, the selected contractor's work and recommend the Treasurer pay the invoice when the work is completed satisfactorily.

APPROVED: By vote of the Waterwood Townhome Association at its meeting on May 16, 2025.

VII. STREET PARKING

Parking on all streets within the Waterwood Community is governed by Article XII, Covenant Restrictions, Section 11, which states: " On-street parking is prohibited, except in emergencies." Nonetheless, temporary street parking, or other off-property parking may be needed by Townhome residents when they need to remove their vehicles from the garage and/or driveway during deliveries, visits by home health care workers or contractors, visits by guests, etc. In these instances, the following considerations should be followed:

It is imperative that parked vehicles not block access to Townhomes by emergency vehicles, delivery trucks, and garbage trucks. For this reason, street parking on Clusterwood Drive is never allowed. Any time a resident or guest parks in a street, the Townhome resident should check to make sure the vehicle is not blocking access for these vehicles.

Parking on the grass lawns along streets has been implicated in damage to underground irrigation piping in the past and is discouraged.

Any necessary street parking should be for as brief a period as possible.