

RULES AND REGULATIONS

MERCHANTS WHARF CONDOMINIUM ASSOCIATION

JANUARY 1, 2015

A. ADMINISTRATIVE

1. Monthly dues are due by the first of each month. Invoices are not mailed in order to save on postage. Account statements are available upon request.

A lien for assessments applicable to all Units shall include the following: (i) a late or delinquency charge (not in excess of \$10.00 or ten percent of the amount of each assessment or installment thereof not paid by the 10th of each month, whichever is greater), (ii) interest on each assessment or installment thereof, and any delinquency or late charge appertaining thereto, from the date the same was first due and payable, at a rate not in excess of ten percent per annum, (iii) the costs of collection, including court costs, the expenses of sale, any expenses required for the protection and preservation of the Unit, and reasonable attorneys' fees actually incurred, (iv) the fair rental value of the condominium Unit from the time of the institution of suit until the sale of the condominium Unit at foreclosure (or until the judgment rendered in such suit is otherwise satisfied), and (v) any and all other costs, charges, fees, penalties or other amounts of any kind specifically authorized by the Georgia Condominium Act.

The Board may waive any and all such charges for good cause shown.

2. All condo owners are required to carry homeowner's and liability insurance.
3. Short-term rental of units is not permitted. Leases must be for a term of at least six months, and must prohibit early termination by the tenant.
4. No corporate leases shall be permitted.
5. Owners are responsible for any damages caused by their tenants.
6. Owners who lease their units are required to provide their tenants with copies of these rules and are responsible for their tenants' compliance.
7. No structural changes are permitted without the prior approval of the Board.
8. All leases or other rental agreements or arrangements must be in writing in a form approved by the Board.
9. Copies of leases or other rental agreements or arrangements must be submitted to the Secretary.

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B. COMMON AREAS

1. Trailer parking is not permitted anywhere on the premises except in the gravel trailer lot.
2. Parking of vehicles or trailers on the grass in front of the condos between the brick wall and the street is prohibited. Parking is also prohibited on or along the septic drainage field across the street. Violators will be required to pay the cost of replacing damaged sprinkler heads or repairing damage to the septic system.
3. Only passenger cars and small trucks, motorcycles and golf carts may be parked in the paved parking areas.
4. Anyone operating a car, truck, motorcycle, golf cart, boat, or other motorized vehicle on our driveways and parking areas, or in the vicinity of our docks, must be of legal age to do so, be properly licensed, and have all required safety gear and equipment. Speed limit is 10 mph.
5. Homeowners are to refrain from erecting any items on and around the common condo areas without consent and approval of the Board of Directors.
6. Each undivided interest in the common elements is to be conveyed with the unit rented or leased.
7. Any condo owner who recognizes a landscaping issue that needs attention should notify a Board Member. If an issue needs critical immediate attention, and you cannot reach a Board Member, please exercise your owner's rights to take immediate action to deal with the issue.
8. Owners are not to instruct the groundskeeper to do additional work. All requests should be presented to the Board.
9. Walkways and stairways must remain clear of obstructions.
10. Do not allow children to run or play on walkways or stairways or in elevators.

- 11. No part of the common areas shall be used in whole or in part for the storage of rubbish or trash, nor for the storage of any property or thing that may cause the common area to appear in an unclean or untidy condition. No substance or material shall be kept in the common area that will emit offensive odors or dangerous fumes, or that will cause excessive noise that will or might disturb the peace, quiet, comfort, or serenity of the occupants of surrounding condos. This rule applies to all common areas, including without limitation the docks, parking areas and boat parking lot, as well as the open portions of any vehicles parked there.**

- 12. Overnight guests staying at the condo may use the common areas, including the docks. The condo owner must be present for day-time guests.**

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C. BALCONIES AND PORCHES

1. Storage or display of personal items, including laundry, outside a unit is not permitted.
2. Upon the request of the Board, an owner or tenant shall remove any items from a porch or balcony which are deemed by the Board to detract from the overall good appearance of the premises.
3. Charcoal grills are not allowed on, over or under balconies, porches or walkways. Propane grills are permissible outside to the extent permitted by applicable laws and provided there is active, adult supervision while in use.
4. Owners of third-floor units are required to repair and maintain their balconies, and to pay their allocated portion of the costs, in accordance with the policy proposed by the Roof-Balcony Committee, adopted by the Board on October 24, 2010, and reviewed by the membership at the Annual Meeting on January 22, 2011.

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D. GENERAL

1. Garbage disposals are not permitted.
2. Do NOT put ANYTHING into the toilets except human waste, tissues, and mild toilet cleaners. Do not put anything down the drains (showers, bathtubs, sinks, washing machines, and dishwashers) other than water, mild soaps and detergents, and other mild liquids. Ours is a septic tank, not a sewage system, and is very sensitive and very costly to fix. Items that have been found to be harmful to our system, and are therefore STRICTLY PROHIBITED, include: grease, tampons, baby diapers, adult diapers, paper towels, baby or hand wipes, kitty litter, washcloths, drain cleaning products, clothing, cooking oil, sanitary napkins, condoms, underwear, and dust or cleaning cloths. Similar items are also prohibited.
3. No excessive noise from owners, tenants, and their guests, including noise from music, musical instruments, work tools, pets or conversations, is permitted.
4. No nuisances shall be permitted on the property nor shall any use or practice be permitted that is a source of annoyance to, or that interferes with, the peaceful possession or proper use of the condos by the owners.
5. No condo shall be used in whole or in part for the storage of rubbish or trash, nor for the storage of any property or thing that may cause the unit to appear in an unclean or untidy condition. No substance or material shall be kept in a unit that will emit offensive odors or dangerous fumes, or that will cause excessive noise that will or might disturb the peace, quiet, comfort, or serenity of the occupants of surrounding condos.
6. No skates, skateboards, bicycles, or motorcycles are permitted on the sidewalks.
7. Smoking is prohibited inside condo units. Persons smoking on porches, balconies, and walkways and in other common areas should be considerate of their neighbors.

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E. PETS

1. Pet owners should, at all times, prevent their pets from annoying neighbors with loud or persistent barking and growling.
2. Walk your pets in the "Pet Walk Area" located by the dumpster, and pick up after your dogs in the Pet Walk Area and elsewhere. Pet waste relates to health and sanitary concerns. The property grass will suffer if dogs are allowed to urinate everywhere.
3. No pets in pool area.
4. Dogs must be under control at all times. If voice control is inadequate, a dog must be on a leash.
5. Do not allow your dog outside unattended.
6. Do not leave a dog on a balcony or porch, including an enclosed sun porch, or allow access to those areas, when no one is at home.

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F. POOL RULES

1. The pool gate **must be locked** whenever no one is using the pool. Condo owners have been provided a key to the gate. A replacement key costs \$50.00.
2. No pets are allowed in the pool area.
3. No glass allowed in the pool area.
4. No food products in the pool area trashcan – only paper and cans.
5. Overnight guests staying at the condo may use the pool. The condo owner must be present for day-time guests.
6. Umbrellas must be closed and secured at the end of the day.
7. Pool toys should be picked up and removed at the end of the day.
8. Turn off the Jacuzzi after using it.
9. An emergency phone is provided next to the gate. It will accept only 911 calls. Rescue personnel will respond as quickly as possible.
10. No diving.
11. Children shall not use the pool without an adult in attendance.
12. Children, three years old and younger, as well as any child not potty trained, must wear snug fitting plastic pants or a water resistant swim diaper.
13. Owners must comply with rules posted at the pool, which are legal requirements, and require their tenants and guests to comply as well.

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G. BOAT AND DOCK RULES

1. All boats must be registered with MWCA on forms that are available from the Secretary of the Board.
2. All boat owners must carry liability insurance with minimum coverage of \$100,000, and proof of insurance must be submitted to the Secretary of the Board along with the registration form. This is in addition to any liability coverage under an owner's or renter's condo insurance policy.
3. Boaters must operate and maintain their boats and boating equipment in a lawful and responsible manner so as not to endanger others or damage their property, and they are required to know and comply with all laws and regulations applicable to boating.
4. Boat trailers (without boats) may be parked only in the gravel parking lot and for no more than ONE WEEK, after which they must be removed for at least one week. There shall be no overnight parking of boats in the gravel lot and no overnight parking of trailers, other than boat trailers, anywhere on condo premises. Trailers (as well as other vehicles) should never be parked on the grass in front of the condos because they damage the sprinkler heads.
5. Guest boats and transients must use the outside of the last two dock fingers. Guest boaters must notify the Secretary of the Board of his or her name, contact information, and the registration number of the boat.
6. Guest boaters can use a "Boat Pass" for a maximum of 3 nights providing there is ample room at the dock. The boat owner must be a guest staying at the condos during that time.
7. When boating, you may leave your bumpers at the dock but they can be used by another boat. You do not own the space that you park your boat in. Please be courteous, respectful, and watchful of other owners' boats.
8. Keep the docks clear of obstructions.
9. No floating boat lifts are allowed at the dock.
10. No subletting of dock space. If a condo owner leases his or her unit, the unassigned dock space and trailer lot becomes the right of the tenant to

use, and no longer that of the condo owner so long as the unit is leased. Condo fees paid by other than the condo owner does not gain you access to the dock.

- 11. Only one boat per condo, including the docks and trailer parking lot.**
- 12. If a boat is in danger of sinking, please contact the owner of the vessel or a Board member, and call 911 if necessary.**
- 13. Boat size is limited to a length of 29 feet.**
- 14. Should any condo owner have the need to move another owner's boat or personal property, a Board Member or the owner of the moved boat must be contacted or notified immediately.**
- 15. Any and all noise makers are prohibited on boats moored at our docks or on the docks themselves.**
- 16. Do not leave items such as boating equipment, personal items, cleaning supplies, gas and oil, or trash on the docks or in the trailer lot.**
- 17. No person shall live aboard, or permit another person to live aboard, any vessel tied up at the docks. Each person docking a boat shall submit to the Secretary of the Board a signed document attesting to their knowledge and understanding of the prohibition against living aboard a vessel at the docks.**
- 18. Boats and trailers that are in violation of these rules can be removed at the expense of the boat owner, in addition to any fines that might be imposed under Section 5.09 (k) of the By-Laws.**