

RULES AND REGULATIONS

Preamble:

The rules and regulations contained herein have been adopted by the Apple Canyon Lake Property Owners Association (ACLPOA) Board of Directors pursuant to Article VIII, Section I (d). That section provides in part that the Board of Directors have authority to adopt and publish rules and regulations governing the use of the Common Properties and Facilities and the personal conduct of the members and their guests thereon, to suspend the enjoyment rights of any member for any period not to exceed thirty (30) days for any infraction of its published regulations, and/or the power to establish fines for non-compliance therewith.

The rules and regulations have been written to provide for the safety and well being of all ACLPOA members. Consideration has been given to the public safety, the ecology of the property and recreational enjoyment.

The rules and regulations have been formulated with an aim toward establishing orderly and reasonable procedures for governing activities and for maintaining the integrity of the ACL property, while restricting individual freedom as little as possible.

The job of the Association's Safety and Security personnel is to enforce the rules and regulations. Enforcement personnel (lifeguards, water patrol, security, etc.) will carry identification as evidence of the authority that has been delegated to them.

GENERAL

1. Members are expected to respect the requests of enforcement personnel and to follow their direction (e.g. identify self, stop upon request and not interfere with duties).
2. In the spirit of friendly cooperation, we ask that Property Owners politely remind other Property Owners or guests of the regulations should a violation occur. If the violation persists, Property Owners are asked to report it to the Security Office or the General Manager.

I. CLUBHOUSE

Preamble:

The clubhouse is maintained for use of all members and is available on a limited basis for private parties. Contact the Communications Director for information.

A. General

1. Members wishing to schedule the use of space and/or serve food at ACL are to verify the date and time with the Communications Director.
2. Maximum capacity for the clubhouse is 250 persons.
3. No smoking is permitted in any ACL buildings, unless otherwise posted by the Association.

B. Attire

1. The wearing of proper attire (shirts and shoes) is required in social areas.

C. Private Parties

NOTE: A detailed Rental Rules and Agreement will be signed by Property Owners when renting the clubhouse.

1. All reservations are to be made through the Communications Director and approved by the General Manager.
2. Reservations are to be made at least one month in advance of event. Association events take precedence.
3. A damage deposit is required upon reservation confirmation. See fee schedule. Refunds dependent upon damage to facility.
4. There is a six (6) hour time limit on private parties. Events exceeding six hours will be charged at the additional rate of \$50.00 per hour, deductible from the deposit.

II. GUESTS

Preamble:

Property Owners are responsible for the activities of their guests and any violation of the rules by a guest will be charged against the Property Owner. In order that friends and relatives may enjoy ACL in comfort and safety, a Guest Pass Policy has been adopted. The Guest Pass makes management and employees aware when non-members are present. All guests must have a guest pass or be accompanied by an ACL Property Owner.

A. Definitions:

1. A guest is any invited guest of a Property Owner using the ACL facilities with or without the Property Owner being present.
2. Immediate family members are those members and their dependents living in Property Owner's household full time. The Property Owner's children and their spouses not living in the Property Owner's household are not considered immediate family.

B. Guest Passes

1. All guests must have a pass authorizing the use of ACL amenities obtained from the Association Office.
2. Property owners must submit a completed "Annual Guest Pass Application" in person or by mail. All fees must accompany application. Limit 5 passes per lot.
3. Members of the immediate family are not considered guests.
4. Guest Passes must be visible on rearview mirror, while parked on any ACL "members only" property, with pass number facing outward.
5. Guest pass must be shown to Department of Public Safety upon request.

III. MISCELLANEOUS REGULATIONS

Applicable to all Association amenities:

1. All hunting is prohibited on ACL properties.
Trapping may be permitted by authorization of the General Manager and the Illinois Department of Natural Resources.
2. Firearms shall not be carried or discharged on ACL properties, except by authorized Security Personnel.
3. Fireworks shall not be discharged on ACL properties unless approval by the Scales Mound Fire District has been granted. Fireworks shall not be discharged from a watercraft.
4. The use of archery devices is prohibited.

5. Littering or defacing of property anywhere within ACL or ACL properties is prohibited.
6. Horses are not permitted on ACL property.
7. There shall be no cutting of trees, brush or shrubs on common property without the written permission of the General Manager.
8. The burning of grasses within the Association complex is prohibited except by permit from the Scales Mound Fire Protection District.
9. Pets are not permitted in any ACL building, pool, or beach.
10. Pets must be leashed when not on owner's property.
11. Pet owner is responsible to clean up animal waste.
12. Tents may be allowed on improved properties by receiving written permission solely from the ACL Security Chief prior to occupancy. This special permission allows occupancy be limited to 7 days.
13. Swimming is not allowed at Cove Restaurant area, Marina and Nixon Beach designated boat area.
14. Property Owners wishing to rent their home must register annually with the ACLPOA office and conform with all registration and licensing requirements as required by Jo Daviess County, including the Guest Accommodations Ordinance which pertains to transient rentals.
15. A valid property owner vehicle identification device must be visibly displayed while parked on any ACL "members only" property, with number facing outward. Vehicle identification devices are available at the Association Office.

GENERAL VIOLATION FINES

General fines where not specifically listed herein shall be \$50.00 each occurrence.

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| 1. Disobeying a control device (signs) | \$50 |
| 2. Failure to display lot number and current year ACL decal on boat, camper, golf cart, ATV | \$50 |
| 3. Speeding or reckless vehicle operation on Association property | \$50 |
| 4. Littering or defacing property (each offense) | \$50 |
| 5. Interference with an enforcement officer | \$100 |
| 6. Failure to identify self, fleeing, use of abusive or threatening language | \$100 |
| 7. Pets in ACL buildings, pool or on the sand portion of beach | \$25 |
| 8. No animals shall be kept or maintained on any ACL lot except the usual household pets, & these pets must be leashed when off owner's property | \$50 |
| 9. A. Partial cutting or trimming of or downing of trees on common property without prior written permission of the General Manager | *up to \$1,000 |
| B. Burning or cutting to clear on common property without prior written permission of the General Manager | **up to \$1,000 |
| *per tree, plus restoration expense | |
| **per occurrence, plus restoration expense | |
| Restoration to be defined as: Act of restoring, putting back into nearly original form. | \$50 |
| 10. Swimming is not allowed at Cove area, Marina and Nixon Beach's designated boat area. | \$50 |

IV. BOATING

Preamble:

Apple Canyon Lake has adopted the Illinois Boat Regulations and Safety Act. All provisions of said Act are applicable to all boats operated on Apple Canyon Lake.

Non-compliance with these regulations or those of Apple Canyon Lake will result in a minimum fine of \$100.00.

A. Registration

1. All boats, motorized and non-motorized, operated on ACL must be registered annually with the Association Office, and must display the current year decal. A copy of the State Watercraft Registration is to be submitted and kept on file.
2. Prior to launching, a current year decal must be placed on the boat by Association personnel at the Security & Safety Office.
3. Boat owners must purchase 3@ contrasting numbers to identify their sub-division and lot numbers and affix them on both the right and left sides of their watercraft near the rear of the boat.
4. No guest boats are allowed on ACL property. Persons not listed on the recorded deed may not register any boat or recreational vehicle. Ownership of Title and Insurance must be in the name of the Property Owner.
5. Restrictions and Covenants require that all assessments (membership dues, special assessments, interest, lien fees and fines) be paid prior to registration and launching.

B. Insurance

All watercraft owners must provide ACLPOA with a certificate of liability Insurance. The minimum required amount shall be \$500,000.00 for bodily injury and property damage combined.

C. Boat Size/Horsepower

1. Powered boats, with the exception of pontoon boats, shall be no more than 21 feet in length from bow to stern, excluding attachments, as measured by the ACL Safety and Security Department. If watercraft registration shows boat length of 19 ft. or greater, boat must be measured prior to registration with ACL.
2. Electric powered boats, sailboats or other than power boats shall not exceed 25' in length as measured bow to stern. Motor not included.
 - a. Pontoon boats shall not exceed 25 feet as measured from the forward most point of the pontoon(s) to the aft most point of the pontoon(s).
3. Boats exceeding the above size limitations will be exempt if registered for use on ACL prior to November 6, 2000. These "grandfathered" boats shall be exempt as long as these boats remain under present ownership.
4. Only one (1) boat over 10 horsepower and one boat under 10 horsepower shall be registered per lot.
5. Classifications for non-motorized boats with detachable motors:
Boats with electric trolling motors are considered non-motorized.
Boats with detachable gas powered motors are considered motorized.
6. Maximum allowable horsepower must be in accordance with the BIA (Boating Industry Association) plate limitation as shown on each boat.

D. General

1. Boats must not exceed a speed of 40 mph.
2. Boats must remain a safe distance from other boats, shoreline, buoy markers, etc.
3. Boats shall not be operated at a speed that leaves a trailing wake in a NO WAKE zone (i.e. a wake that does not dissipate before it reaches the shore).
4. All boats shall be operated at a no wake speed after sunset and before sunrise as established by the U.S. Weather Bureau, Dubuque, Iowa.
5. Racing of power boats is not permitted.
6. Jet-skis, Jet-Boats, Wet-Bikes, Parasails, Seaplanes or similar types vehicles are not allowed on ACL.
7. Boats are not to be tied, moored, or anchored to any buoy or mooring can.
8. Boat trailers must have owner=s sub-division and lot numbers affixed for easy identification.
9. All marina parking will be on first come, first serve basis. Boat trailers/cars must park in designated areas.
10. Parking in the ramp area is not allowed.
11. Association rental boats may not be rented to other than Property Owners. All rental boats must have current IL registration. Rental of privately owned boats is prohibited on Apple Canyon Lake.
12. Boats are not permitted to be stored, anchored or moored on greenways, except in designated area.
13. A personal flotation device must be properly worn by each person under the age of 13 on board the watercraft at all times in which the watercraft is underway.

E. Waterskiing and Towing Devices

Preamble:

The provisions of the Illinois Boat Registration and Safety Act pertaining to water-skiing are applicable to skiing on ACL. Illinois State Law prohibits pulling a skier without at least one competent person on the boat in addition to the driver.

Non-compliance with these regulations and those of Apple Canyon Lake will result in a minimum fine of \$100.00

1. No more than two (2) persons may be towed behind any one boat.
2. Skiers and other towing devices must stay at least 100 feet from other boats, docks and the shoreline.
3. Skiers and other towing devices must be operated in a safe and careful manner.
4. Dropping of one or more skis is permitted only at the southern most part of the lake near the dam, south of Nixon Beach and the Marina. Boat operators and skiers must be alert to the possibility of floating skis in this area.

F. Docks

1. All docks must be approved in accordance with the Architectural Control Committee Piers and Docks Guidelines. Assignment of docks shall be the responsibility of the General Manager.
2. No boat lifts or docks are permitted on greenways.
3. Association dock assignments are limited to one dock space per lot on an annual basis.

4. After December 31, 2003 no association dock shall be sub-leased.
5. Nixon Beach is the only designated area for hand launching of boats.
6. No private permanent floating device such as a raft is permitted.
7. Inflatable rafts will be allowed in a no wake zone only and must be removed by sunset or when not in use.
8. As of December 31, 2003, any property owner leasing an association dock must register a boat for each dock space within one year. New dock lessees will have one year from the date of their assignment of a dock slip to register a boat for each dock space leased. Failure to do so will result in the termination of the dock lease.
9. Dock leases granted prior to November 17, 2002, shall be grandfathered as transferable docks. If exchanging slips for a preferred location, this transferability may be traded to the new slip.
10. All new dock slip additions, as well as those released back to the association, after November 17, 2002, shall be non-transferable (N.T.). Such leases will be subject to annual lease renewal and only transferable to ACL property that is owned by the same lessee.

V LAKE

A. Nixon Beach and Swimming

Illinois Department of Public Health requires:

1. Children who are not toilet trained are required to wear tightly fitted rubber or plastic pants while in the lake.
2. Pets are not allowed on the sand area of the beach.
3. Swimming is limited to Nixon Beach, no wake areas and in the main body of the lake within 75' of the shoreline.
4. Posted Rules at the beach are to be strictly enforced.
Those rules include but are not limited to:
 - a. The beach closes at 10:00 p.m. and reopens at 5:00 a.m. daily. Utilization of the beach other than during these hours requires a permit from the Communications Director.
 - b. Glass items, breakable containers or hazardous metal objects are not permitted on the beach.
5. Persons under the age of 16 must have a parent or adult guardian present at all times.

B. Scuba Diving

Non-compliance with the following rules will result in a fine of \$50.00.

1. Divers are responsible for designating "Occupied Diving Area" with approved markers.
2. Scuba diving is permitted in no wake zones.
3. Diving is limited in the main body of the lake within 75' of the shoreline.
4. No scuba diving is permitted in the main body of the lake on weekends or holidays.

VI. FISHING RULES

Preamble:

All rules of the Illinois Department of Natural Resources apply at ACL and will be enforced by ACL Security and IDNR.

Fishing regulations regarding Apple Canyon Lake defined length and creel limits are subject to change. Size and creel limits will be posted each season at the Marina and published in *The Apple Core*.

Fishing is for property owners or their guests with a pass.

Failure to comply with the fishing regulations will result in a fine of \$50.00 for each violation.

1. Each person fishing is responsible for knowledge of current size and creel limits for each species of fish. Violations will result in a fine per FISH.
2. No fishing is allowed in the following areas:
 - On the dam,
 - All reaches of the spillway,
 - From the buoy marker to the spillway,
 - Bottom of the falls to the bridge.

These areas are dangerous – no fishing or trespassing allowed

3. No fishing from shore at North Bay Wilderness Area Nature Walk.

VII. ICE FISHING

Preamble:

All rules of the Illinois Department of Natural Resources apply at ACL and will be enforced by ACL Security.

Ice fishing is for property owners or their guests with a pass.

Apple Canyon Lake Property Owners Association assumes no responsibility for the safety of individuals on the lake.

A. General

1. No licensed vehicles such as trucks, automobiles, etc. are permitted on the frozen lake.
2. The Association provides no information regarding the thickness of the ice.

B. Shelters

1. Shelters must clearly display the following information in 3" high letters:
 - Owners name
 - Sub-division
 - Lot number
 - Phone number
2. Shelter used after dark must have highly visible reflectors on all sides.
3. All shelters must be removed from the ice daily.

VIII CAMPGROUND

Preamble:

A copy of the Campground Rules will be issued to each camper upon registering. A reservation system is used for all non-seasonal campsites. Reservations and registration should be made

through the ACL Security & Safety Department.

Campground Opening Date: April Annual Meeting, weather permitting.

Campground Closing Date: Third Sunday in October, weather permitting.

Failure to comply with these rules will result in a minimum fine of \$50.00.

A. General Rules

1. All campers must arrive in the campgrounds before 11:00 p.m.
2. Quiet hours begin at 10:00 p.m. until 8:00 a.m.
3. The speed limit within the campgrounds is 10 MPH.
4. All campers occupied by a Property Owner must be registered by paying the registration fee, regardless of whether the unit is owned, rented or borrowed.
5. Boats, golf carts or ATVs in the campground must be registered with the Association.
6. The previous year's "seasonal campsite" may be renewed if both renewal and registration are completed by April 1st.
7. No person under the age of 21 is permitted to rent a campsite unless accompanied by an adult.
8. Property Owner camping units must be registered annually with the Association and must display a current year decal, section/lot number, and valid license plate prior to occupying a campsite.
9. Seasonal campsite assignments and/or applications are limited to one campsite per lot.
10. Non-seasonal sites may be reserved on the basis of:
 - Two sites per reservation
 - Reservations must be made by ACLPOA member, but not more than one reservation per lot.
 - Reservations may be made no more than 30 days in advance.
 - Reservations may not exceed one week.
 - All applicable fees must be paid prior to occupying a reserved campsite.
 - Those sites left unreserved will be rented on a first come, first served basis.
11. Non-seasonal camping units may be placed on a site prior to the Property Owner's arrival on the day of arrival, provided campsite fee is paid, camper is registered and displays a valid registration decal, license plate and 3" lot numbers, but must be removed by 11:00 a.m. of the day following the owner's departure, or an extra day's fee will be assessed. The Property Owner will be held financially responsible and charged additional fees for early placement or late removal.
12. Mobile camping vehicles that require leaving the site as a means of transportation must identify on the site ticket that such a vehicle is occupying the site.
13. Campfires may be started only in the fire rings provided for the campsite. Extinguish campfires properly.
14. All camping units not renewed or removed from the site by the annual opening date of the campground will be assessed a \$25.00 fine per day in addition to a daily full hook-up camping fee.
15. A \$50.00 fine will be assessed to campers who fully set up their camper/tent before registering with Security and paying for their site.
16. Outside storage containers shall be allowed, but limited to a maximum depth of two (2) feet, a maximum width of five (5) feet and a maximum height of three (3) feet. Outside storage containers will be constructed of a pre-manufactured material (plastic) such as

Rubbermaid. Each campsite shall be allowed the total of one (1) storage container. Storage containers are allowed on campsites only during months when Campground is open and shall be placed so as not to be visible from Apple Canyon Road.

17. External lighting shall not be permitted from 10:00 a.m. to 6:00 p.m.
18. When needed as an entrance requirement steps and/or a platform may be used. Steps must be wood or vinyl and removable. Platform is limited to 4' by 4'. The height and grade of the site should dictate height and number of steps needed. NOTE: Variances must be addressed to the Campground Committee at a regularly scheduled meeting. Committee will submit to the ACLPOA Board of Directors for approval.

B. Guest Rules

1. Property Owners are responsible for the activities of their guests and any violation of rules by the guest will be charged against the Property Owner.
2. Guest camping sites are restricted to two (2) per day, per Property Owner.
3. Guest camping is only permitted in the campground on holidays or holiday weekends if property owner is present and only primitive camping is allowed on the property owner's site. Full guest rates apply.
4. Guest camping is permitted under the following conditions:
Guest camping units must display a valid guest pass; visible to security personnel at all times that the unit occupies the site. This pass must list all parties using the campground for the time period indicated on the pass.

The following site fees apply:

Primitive-one site fee for one camper or up to two (2) tents.

Non-seasonal full hookup-one site fee for one camper or up to two (2) tents.

Seasonal-one (1) tent per site without charge.

Shared full hookup site-second unit/full rate-subject to committee approval.

C. Campground Sanitary Rules

1. Dumping/expelling gray water (sink waste) or black water (toilet waste) on to the ground is strictly prohibited. Upon confirmed knowledge of improper discharge of gray/black water from the holding tank of campsite unit, the fine will be \$1,000.00, immediate eviction from campground, and forfeiture of seasonal camping privileges for 30 days. No pro rata refund of fees paid. No warnings.
2. RVs not equipped with holding tanks, such as fold down trailers may not uncap the external sink drain unless it is connected by hose to a sealed container such as a tote-along drain water tank. Open containers such as buckets are not permitted. Sealed containers may be emptied into the campground dump station located near the bathhouse. Violations may result in permanent eviction from the campground.
3. Black or grey water valves on self contained RVs equipped with holding tanks may not be opened unless the sewer outlet is connected by hose to a sealed container, such as a tote-along drain water tank, or when dumping holding tanks at the campground dump station located near the bath house. Violations may result in permanent eviction from the campground.

D. Campground Winter Rules

1. A user fee will be charged to store a trailer at the campground over the winter. This fee will be paid prior to the official closing date. If the fee is not paid by the third Sunday in October, a \$50.00 fine will be assessed. If the fee and the fine are not paid within thirty (30) days, seasonal campsite rental privileges will be revoked.
2. The campground will be officially closed on the third Sunday in October.
3. All items to be removed should be removed from the trailer prior to the official closing date.
4. Nothing will be left near, under or around the trailer to be stored. This includes stacked firewood, lawn furniture, etc.
5. No trailer will have skirting.
6. If maintenance is required to work on or near your campsite, you will be required to move your trailer to another campsite until the work is completed, and then return the trailer back to your seasonal site when the work is completed.
7. When the campground is officially closed, all electrical and water will be shut off.
8. After the official closing date, campsites may not be occupied.
9. Seasonal camping units only will be stored at the campground.

E. Insurance

1. All property owners registering campers must provide ACLPOA with a certificate of liability insurance. The minimum required amount shall be \$500,000.00 for bodily injury and property damage combined.
2. Apple Canyon Lake Property Owners Association will not be liable for any damage or missing equipment stored at the campground or in campers.

IX GOLF COURSE

Preamble:

Golfers must abide by all USGA Rules, all rules and regulations stated on the score card and as posted in the Pro Shop.

Non-compliance with these rules will result in a \$25.00 fine.

A. General Rules

1. All private golf carts must be registered annually prior to operation and have subdivision and lot number prominently displayed. Owners must have certificate of insurance on file at the Association office. Refer to Section X-D.
2. As of 11/15/97, the Board of Directors has banned three (3) wheel golf carts. Any existing registered three-wheel cart is "grandfathered" to the present owner only.
3. All carts must be kept 30 feet from tees and greens-except when on cart path.
4. No more than two (2) sets of golf clubs in a cart on the course.
5. Pace of play to be managed by rangers on duty.
6. All players must register with the Pro Shop prior to playing.
7. Every player must have his own set of clubs.
8. Course is limited to approved use only.
9. No children under the age of 8 allowed, unless issued a special pass and are playing golf under the supervision of an adult.
10. Misuse or abuse of rented golf carts or golf course will result in forfeiture of golfing privileges

for two (2) weeks with a fine of \$100.00 plus damages.

11. Non-golfer allowed on course only with valid pass (obtained from the Pro Shop).
12. Golfers playing 18 holes must check into Pro Shop after completing first 9 holes for scheduling a second start time.

B. Alcoholic Beverages on Golf Course

1. Alcoholic beverages consumed on the Golf Course must be purchased from the Apple Canyon Lake Pro Shop of Beverage Cart. Only ACL coolers are allowed on course.

Penalty:

Violations may result in loss of golfing privileges for up to 30 days. Decision to be made by Golf Course manager upon consultation with the General Manager. Records are to be maintained of such penalties by the Golf Course Manager.

X. MOTORIZED VEHICLES-RECREATIONAL

Preamble:

The trail system was built so ACL Property Owners and their guests can enjoy the natural beauty of the property and nature. Improper use detracting from this objective will not be tolerated.

It is the intent of the Apple Canyon Lake Property Owners Association Board of Directors to supplement the statutes of the State of Illinois in respect to the operation of all recreational motorized vehicles upon Association property. These Rules and Regulations are not intended to allow what the state statutes prohibit.

A. Definitions:

As used in these Rules and Regulations, the following terms shall have the following meanings, unless the context clearly indicates that a different meaning is intended:

1. "Operate" means to ride in or on, other than as a passenger, use or control the operation of an all terrain vehicle or golf cart, whether or not the all terrain vehicle or golf cart is moving or under way.
2. "Operator" means every person who operates or is in actual physical or constructive control of an all terrain vehicle or golf cart.
3. "Owner" means a person, other than a lien holder, having the property in or title to an all terrain vehicle or golf cart, entitled to use or possession thereof.
4. "Person" means an individual, partnership, firm, corporation, and any body or association of individuals, or other entity
5. "Roadway" means that portion of a highway improved, designed or ordinarily used for vehicular traffic.
6. "All terrain vehicle" means a 4 or 6 wheeled, self-propelled vehicle primarily designed and manufactured for travel off roads and in all terrain that is non-licensable. These 4 or 6 wheel ATVs are permitted on our trail system, subject to compliance with all other regulations contained herein. Vehicles that are amphibious or use a "skid steer" turning system are not included in this definition and are not permitted on our trail system.
7. "Golf Cart" means a self-propelled vehicle primarily designed or manufactured for transportation of persons for golfing.
8. "Designated Trails" means trails designated by the Association Board of Directors for recreational use by pedestrians, all terrain vehicles and golf carts. When using the trails all

pedestrians, all terrain vehicles and golf carts must remain on the clearly marked designated trails located for such purposes within Apple Canyon Lake.

B. Prohibited Vehicles

Amphibious vehicles, go-carts and two and three-wheel motorized vehicles are not considered all terrain vehicles and will not be permitted on the trail system. Snowmobiles, golf carts and pedal bikes are considered recreational vehicles and are allowed on designated trails, subject to compliance with all other regulations contained herein.

C. Registration

1. All motorized vehicles that are to be on ACL trails must be registered annually and display a current license plate and ACL decal. Decals will be issued from the Security & Safety Office. The registered owner will be responsible for the safe operation of the ATV and be responsible for the activities of their guests.
2. Recreational motorized vehicles used off trails or golf course will require a special use permit issued solely by the Security Chief. This permit must accompany the vehicle at all times when off subject owner's property. Proof of registration must be shown before permit is issued.
3. Golf carts used solely to transport persons with a bona fide disability, as verified by a physician, shall be required to register their golf carts, but shall not be required to pay a fee. Property owners registering a golf cart under this provision are prohibited from using such carts on Association trails or the Association golf course.

D. Insurance

1. All registered recreational vehicle used on ACLPOA trails must provide ACLPOA with a certificate of insurance naming ACLPOA as an additional insured. All other registered recreational vehicles, including boats, campers and golf carts used on the golf course, must provide ACLPOA with a certificate of liability insurance. Minimum required amount for all registered vehicles shall be \$500,000.00 for bodily injury and property damage combined.
2. The vehicle operator, operating a motorized/pedal power vehicle, recognizes and agrees that he/she is using the trails at their own risk, and absolves ACL of any injury sustained while using the trails, regardless of the source or cause of the injury. Each operator must sign a waiver to this effect each year when their vehicle is registered. If under 18 years of age, their parents/guardian must co-sign.

E. Equipment

1. All motorized vehicles are required to have factory equipped or comparable mufflers in fully operable condition.
2. Noise level shall not exceed 80-decibel levels under normal standard testing.
3. Operable headlights and taillights are required if used after sunset.
4. ATV operators and riders are required to wear Department of Transportation approved safety helmets and eye protection.
5. With the exception of Emergency, Maintenance and Security, licensable vehicles, such as trucks, automobiles and motorcycles are not permitted on the trails.

A. Operation-Limitations on operation of All Terrain Vehicles and Golf Carts

1. All recreational motorized vehicles must be in safe operating condition.
2. No person shall operate any all terrain vehicle or golf cart in a careless or heedless manner or at a rate of speed greater than will permit in the exercise of reasonable care to bring the all terrain vehicle or golf cart to a stop within the assured clear distance ahead.
1. No person shall operate any all terrain vehicle or golf cart in such a manner as to endanger the life, limb or property of any person. No racing permitted.
2. No person shall operate any all terrain vehicle or golf cart on private property without the consent of the owner.
3. No person shall operate an all terrain vehicle or golf cart at a rate of speed too fast for conditions or as may be posted.
4. All recreational vehicles must stop at streets and roads, etc, and yield right of way to pedestrians, vehicles, golf carts, or pedal bikes.
5. Motorized ATV vehicles are permitted on trails between the hours of 9:00 am and one hour after sunset.
6. Golf carts are permitted on trails between sunrise and one hour after sunset. Reflective device required after sunset.
7. Guest motorized recreation vehicles are not permitted.
8. No riding or operation on closed trails.
9. The Golf Course is off limits to all recreational vehicles except golf carts.
10. Golf Cart: Only two persons allowed on a golf cart. Exception - two adults and a child under 10, or a four-place golf cart.
ATV: Only one person on an ATV. Exception - side by side seats.
11. No person shall operate an ATV or Golf Cart while under the influence of intoxicating beverages or illegal drugs

G. Guest Use of ATV

1. All property owners must accompany their guests to the Security and Safety office and register prior to using a registered vehicle on the trail system.

H. Staging Areas

1. The Illinois State law does not allow unlicensed motor vehicles on roadways. Therefore, the following are recommended as staging areas.
 - a. Nixon Beach parking lot
 - b. Greenway area at the end of Powder Horne Lane
 - c. Greenway area at the northeast end of Independence Bay
 - d. Upper Clubhouse parking lot

I. Lawful Operation of All Terrain Vehicles and Golf Carts

1. Operation of an ATV or Golf Cart on Association property including the Trail System shall be limited to individuals:
 - a. Possessing a valid driver's license or permit of state of origin.
 - b. Attainment of 16 years of age (or age as mandated by the Association insurance carrier)
 - c. Exception to above age restriction will be upon vehicle manufacturer recommendation that age of operation be higher than 16 years of age.

J. Method of Crossing Roadway

All terrain vehicles and golf carts may make direct crossings over designated roadway crossings providing that the crossing is made at a 90 degree angle to the roadway and only after coming to a complete stop and yielding to vehicles and pedestrians on the roadway.

K. Penalty

Any person violating any provision of these Rules and Regulations shall be fined not less than \$50.00 nor more than \$500.00 for each offense and a separate offense shall be deemed committed on each day during or on which any violation occurs or continues. Riding or operating on closed trails will result in a \$100.00 fine for the first offense, \$300.00 for the second offense, and \$500.00 for the third or subsequent offense.

XI. Snowmobiles

Preamble:

The ACLPOA assumes no liability for individuals operating snowmobiles on the lake when frozen. Extreme Caution should be used!

Operators of snowmobiles are to be familiar with the Illinois Snowmobile Registration and Safety Act. Snowmobiles shall be operated on ACL properties in accordance with this Act, including the age of the operator.

The Golf Course is off limits to any recreational vehicle except golf carts.

A. Registration

1. All snowmobiles that are to be used on the ACL trails and properties must be registered annually with the Association and have current license and decal displayed on their vehicle.
2. In addition, all snowmobiles must be registered with the Illinois Department of Conservation, Snowmobile License Section and display the number assigned to that snowmobile or covered by a valid registration or license of another state.

B. Insurance

1. All snowmobile owners must provide ACLPOA with a certificate of insurance naming ACLPOA as an additional insured. The minimum required amount shall be \$500,000.00 bodily injury and property damage combined.
2. The Association and organized snowmobile clubs must execute an agreement to conduct themselves in a responsible manner at all times and abide by the laws set forth by the State of Illinois Snowmobile Registration and Safety Act, Article V. Control, Section 5-1. In addition, the clubs must file certificates of insurance with the Association showing minimum limits of liability for bodily injury and property damage of \$500,000.

C. Operation

1. All snowmobiles must be in a safe operating condition.
2. All snowmobiles shall be operated only on designated trails and not on roads and parking lots.
3. Racing of snowmobiles is not permitted.
4. All snowmobiles shall be operated at a safe speed and in a prudent manner.
5. Riding must be in a single file formation on the right shoulder of the road.
6. All snowmobiles must stop at all streets, drives, road and yield right of way to pedestrians or vehicles.
7. Pedestrians and cross-country skiers have the right of way on trails.
8. Approved hours of operation are Sunday-Thursday, 9:00 am to 11:00 pm; Friday and Saturday, 9:00 am to 1:00 am. (When there is a Monday holiday and during the period after

Christmas and through New Years, the hours shall be extended to 1:00 am.)

XII SWIMMING POOL

Preamble:

The lifeguards have full authority over the pool area and may suspend privileges for failure to comply with their direction and all pool rules. Children who are not toilet trained are required to wear tightly fitted rubber or plastic pants while in the pool.

A. General

1. Observe all rules posted at the swimming pool.
2. No glass containers allowed.
3. No alcoholic beverages allowed.
4. Hours of operation: The pool will be open during posted hours, but may close at the discretion of the lifeguards due to inclement weather.
5. Persons under the age of 13 must have a parent or adult guardian present at all times.
6. Signage shall be posted "No Lifeguard Present" as necessary. When "No Lifeguard Present" is posted, persons under the age of 16 must have a parent or adult guardian present at all times.

B. Private Parties

1. The pool may be used for private parties after scheduled pool hours.
2. ACL lifeguards are required (one per twenty people). A charge will be assessed for their services as per the fee schedule. Fee schedule available at Association office.
3. Reservations for private parties must be made with the Communications Director with the approval of the General Manager.
4. Fees are to be paid in advance of event.

XIII. TENNIS COURT

A. General

1. Observe all rules posted at the tennis courts.

XIV APPEAL PROCESS

Preamble:

Any Property Owner may appeal a citation issued to them for an infraction of the rules and regulations by the following procedure.

1. Contact the General Manager within 10 days of the date the citation was issued. He will set a date to meet with the Appeal Board as expediently as possible.
2. Appeal Board is made up of 5 Property Owners who are not Board Members, and is appointed by the Board of Directors after the Annual Meeting for a set period of time.
3. If the Appeal Board finds in the plaintiff's behalf, the citation will be void. If the citation is upheld, the fine is payable in 15 days.
4. Plaintiff must inform the General Manager at the preliminary hearing if an appeal of the citation will be made to the Board of Directors.
5. The Board of Directors will hear the appeal in open session and adjourn to Executive Session to discuss the matter. If the Board finds in plaintiff's favor, the citation will be void. If the Board denies the appeal, the citation will stand and is payable within 15 days.

6. Fines, which remain outstanding after 15 days, will be printed in the next issue of the Apple Core, and per Article V, Section 3(d) of the Covenants and Restrictions, membership privileges will be suspended for a period not to exceed 30 days.
7. If a plaintiff fails to make an appearance at their scheduled hearing, the Board will automatically uphold the citation.

XV. PERSONAL & COMMERCIAL SIGNS

A. General

1. To display a commercial sign, a permit must be filled out at the Association office.
2. Signs shall be mounted on a freestanding post within the property lines and shall not exceed 6 feet in height.
3. No sign shall be placed on or within 25 feet of any permanent Association sign or within 25 feet from the lake without the prior written consent of the General Manager.
4. Signs shall not exceed 24" x 36" without the prior written consent of the General Manager.
5. The Department of Public Safety, with the authority of the Apple Canyon Lake Property Owners Association, may remove signs in violation of the foregoing regulations with the authorization of the property owner.

B. Commercial Signage

For Sale:

1. One For Sale sign will be allowed per lot.
Exceptions:
 - a. Lakefront lots shall be allowed a second sign on the lake side, which must be placed 100' from the lake.
 - b. Lots bordering the golf course shall be allowed a second sign which must be placed within the improved property owner lot line with respect to the Building Code setbacks.
2. Information allowed on the signs shall be standard as used in the practice of real estate. Sold signs shall be removed within 14 days.

Contractor Signage:

1. During construction, the General Contractor may display one (1) sign, which may include Subcontractor advertisement.
2. Separate Subcontractor signs are prohibited.
3. Building Permit signs are the responsibility of the ACLPOA Building Inspector.

C. Personal Signage

1. Permanent personal signs are allowed within improved property owner lot lines.
2. Campaign signs or political statement signs may be posted 60 days prior to the election event and should be removed 48 hours after the election event.
3. Temporary event signs may be posted 48 hours prior to the event and should be removed 48 hours after the event.