

ARTICLE VIII

RULES AND RESTRICTIONS

All Owners, as well as guests, residents, occupants, leasees, etc., in addition to any other obligation, duty, right and limitation imposed upon them by this Master Deed and Declaration of Covenants and Restrictions, the Certificate of Incorporation, By-Laws of the Association, and Rules and Regulations that may be promulgated by the Association, shall be subject to and agree to abide by the following restrictive covenants, which shall be applicable to all Unit Owners, occupants, guests, invitees, tenants, residents, and lessees, etc.:

Section 1. No Unit shall be used for any purpose other than as and for a single-family residence or dwelling; no garage shall be converted to any other use and the number of bedrooms in each Unit shall not be changed.

Section 2. No exterior radio, television or electronic antenna or aerial shall be erected, maintained or operated, and the erection, maintenance or operation of any of the same is prohibited.

Section 3. No signs of any nature whatsoever shall be erected or displayed upon any of the Property. Excepted from this provision are signs used by the Grantor during the construction and sales period.

Section 4. No clothing, bedding, or other similar items shall be dried or aired in any outdoor area.

Section 5. No animals, livestock, or poultry of any kind shall be raised, bred or kept in any Unit, except that dogs, cats or other common household pets may be kept provided they are

not kept, bred, or maintained for any commercial purpose. There shall be no more than two common household pets in the aggregate in any Unit.

Section 6. No mailboxes may be installed on or around the exterior of any Unit or on the Common Elements except those installed as part of the initial construction.

Section 7. No decorations, including holiday decorations, may be affixed to the Common Elements or exterior of the Units except on the front doors and interior of windows of the Unit.

Section 8. The exterior color of any Unit, including the doors, may not be changed.

Section 9. The pursuit of hobbies or other activities, including specifically, without limiting the generality of the foregoing, the assembly and disassembly of motor vehicles and other mechanical devices, which might tend to cause disorderly, unsightly, or unkempt conditions, shall not be pursued or undertaken on any part of the Property.

Section 10. The parking or storage of automobiles except upon paved areas is prohibited. The overnight parking or storage of trucks or commercial vehicles is prohibited. The parking or storage of camping vehicles, boats, and boat trailers upon any of the properties is prohibited.

Section 11. No structure of a temporary character, including, but not limited to, trailers, shall be used on the Property at any time as a residence either temporarily or permanently.

Section 12. Refuse shall only be kept in sanitary containers. The storage or collection of rubbish of any character whatsoever or of any material that emits foul or obnoxious odors, the growing of any noxious weed or other natural substance, is prohibited.

Section 13. All sporting equipment, toys, and other outdoor equipment and supplies shall be stored within the Unit.

Section 14. No Owner, (except Grantor) member, guest, lessee, resident, occupant, invitee, etc., shall commence any digging or earth moving or regrading.

Section 15. Nothing herein shall be construed to prohibit the reasonable adaptation of any Unit for handicapped use.

ARTICLE IX

INSURANCE

Section 1. Maintenance of Insurance. Each Unit Owner is required to maintain individual insurance policies covering his/her unit against the perils of fire, extended coverage, vandalism and malicious mischief, with all risk endorsement to cover minimum of the entire replacement cost of the Unit. The Owner shall pay the cost for this insurance coverage.

The Association shall provide public liability insurance covering the Common Elements in such amounts as may be determined at the discretion of the Board of Trustees from time to time. The Association shall also provide workmen's compensation insurance and fidelity bonds for such officers and employees and in such amounts as is determined necessary by the Board of Trustees.

ARTICLE X

EASEMENTS

Section 1. General Utility Easements. All individual lots, Common Elements, and public roads shall each be subject to the rights of the Grantor, the Association, and/or their assigns, to an easement hereby reserved on, under, through, and over said Lots, Common Elements, and public roads for the purpose of installation, maintenance, repair and replacement of drainage sanitary sewers, water, gas, electric, telephone, fuel oil, and any other utilities and appurtenances,