

The following pages are the covenants, conditions, restrictions, etc. for:

Saddlebag Lake Resort in Lake Wales, FL.

These documents have been provided to us by the homeowner, the Homeowner's Association (HOA), and/or we have located them in Polk County Public Records.

*This may not be all relevant documents in their entirety. In addition, these documents may be amended at any time without notice.*

This information is being provided as a courtesy. However it is your responsibility as the tenant to contact the Homeowner's Association for any additional documents, information, and/or updates that may not be included here.



# WELCOME TO SADDLEBAG LAKE RESORT!

Business Office 863-696-1115

## RENTER INFORMATION

- Please call 911 for medical emergencies first and then call Security at 863-604-4321
- **EMERGENCY SHELTER LOCATIONS WITHIN THE RESORT:**  
(1) Clubhouse (no pets allowed), (2) Memorial Hall (pet friendly)  
(3) Recreation Building (pet friendly), (4) Beach House (pet friendly),  
(5) Laundry Comfort Station N/S fork (pet friendly) .
- Only 2 pets (cats, dogs, birds) are allowed at any one lot
- Pets must be on a leash – please clean up after them-Dog run is located at rear of park next to the storage area
- No smoking in any building or in the pool area
- Garbage pickup is at your curb on Tuesday and Friday
- Recycle is on Tuesday AM
- Yard waste is on Wednesday
- The Speed Limit throughout Saddlebag is 15 MPH
- STOP at all Stop signs
- Pedestrians please walk facing traffic
- Please carry a flashlight at night
- Ride bicycles with the flow of traffic and obey all traffic signs
- There is a recycle bin for newspapers only by the storage area and one for cans in the storage area
- Swimming pool is open during the day when the temperature is over 50 degrees.
- Swimming pool is CLOSED on MONDAY's for maintenance until our maintenance crew is finished with cleaning
- Swimming pool hours are from 6:30 A.M. until 9:00 P.M.
- Please observe posted rules at all recreational sites
- All are welcome at our weekly Koffee Klatch every Monday morning in the clubhouse beginning at 10:00 A.M.
- Quiet hours are from 11:00 P.M. until 6:00 A.M.

**\*Please NOTIFY THE SADDLEBAG LAKE RESORT OFFICE WHEN YOU ARE HAVING A VISITOR!**

\*Renters who are using our POST OFFICE this is how you address your mail...

EXAMPLE:

NAME: \_\_\_\_\_

ADDRESS: 5\_\_\_ SADDLEBAG LAKE ROAD

CITY & STATE: LAKE WALES, FL 33898

ANY HOME DELIVERIES: PLEASE HAVE THEM PUT YOUR STUMP NAME & STUMP NUMBER ON IT...



**SADDLEBAG LAKE OWNERS ASSOCIATION, INC.**

**REGULATION NO. 1**

**ADMINISTRATION**

**Definitions: As used in these Rules and Regulations, the Term:**

- (1) **"Decks"** means a structure placed at the rear of a unit, said structure allowed to be covered with a roof.
  
- (2) **"Landing"** means a place to step onto when exiting a door and may be placed on the front, back or sides of a unit where there is a door. A "landing" greater than five (5) feet by eight (8) feet may only be placed on the left side of a unit and may only have a six (6) foot overhang from the wall of the unit and must conform with setback regulations as defined in the Rules and Regulations. If constructed of concrete, it must conform to the limitation as set forth in the Rules and Regulations.
  
- (3) **"Porch"** means an opening within the twenty-four (24) feet by forty-eight (48) feet dimensions of living space. A "porch" can be on any side of the home and may be enclosed.
  
- (4) **"HUD"** means Housing and Urban Development. They have set standards and wind loads that the manufactured home builders must adhere to.
  
- (5) **"FOUR WALL CONSTRUCTION"** is a term used to describe a free standing structure that when erected will support itself.

**INTRODUCTION**

1-1) The provisions of this regulation apply to administration and owner responsibilities. All proceedings of the Board of Directors including Board Meetings and Workshops shall be conducted under and pursuant to Robert's Rules of Order.

**OWNERSHIP TRANSFER**

1-2) An owner selling or transferring the title of a lot shall be responsible for notifying the Association of such transfer and shall surrender to the Association or new owner the mailbox keys and all gate cards if the Seller/Transferor will be leaving the Resort. If the Seller/Transferor will continue to be a resident within the Resort after the transfer of title, then the Seller/Transferor shall have the option of which mailbox keys and gate cards will be delivered to the new Owner/Transferee. Other Association property shall be surrendered to the Association prior to the completion of the sale or transfer of title. Obtaining the gate cards, mailbox keys and a copy of the governing documents of Saddlebag Lake Owners Association is the responsibility of the new Owner/Transferee. The Seller/Transferor shall deliver a copy of the Association's governing documents to the new Owner/Transferee. Copies of the Association's governing documents are also available at the Administrative Office of the Resort.

**OWNER REGISTRATION**

1-3) New owner shall register with the Administration Office and complete all administrative procedures required of new members prior to occupying the lot, such as:

- A.) Provide copy of deed to lot, gate card number and mail box number.
- B.) Sign voter registration and certification of age card and produce evidence of date of birth.
- C.) Obtain copy of covenants, by-law, and regulations.
- D.) Obtain voting materials if within a voting period.
- E.) Obtain gate card and mail box key.

**ASSESSMENT PAYMENTS**

1-4) Maintenance assessments are due the first month of each quarter. Interest shall be charged for late payments. Payments will only be accepted in the form of checks, money orders, cashier's check or via direct withdraw from your bank. Cash and Credit Cards are not accepted.

**ABSENT OWNER RESPONSIBILITY**

1-5) Lot owners shall notify the Administration Office upon leaving the Resort for a period of three (3) weeks or more and upon returning after an absence from the Resort. **NOTE: It is strongly recommended that, during their absence, the lot owner leave a key and/or a written authorization and appointment of a caretaker of the residence with the Administration Office. This could become very important during an emergency.**

**PUBLIC NOTICES**

1-6) The Association shall publish an official monthly news bulletin November through April. An official and general bulletin board shall be maintained. Persons desiring to post any material on the bulletin board shall obtain approval from the administration office.

**SOLICITATION**

1-7) No door-to-door solicitation or delivery of handbills or shopping guides shall be conducted in Saddlebag Lake Resort, except the delivery of newspapers. The term "solicitation" shall not include requests for signatures for petitions as provided in the Association bylaws, nor the distribution of Association election publicity, candidate Director resumes and/or requests for votes for Association candidate directors.

**REGULATION NO 2**  
**SOCIAL SERVICES AND RECREATIONAL ACTIVITIES**

**INTRODUCTION**

2-1) The Association shall provide for the operation of a social activities program in the Resort. Activities shall be operated by residents who volunteer their services under the guidelines approved by the Association.

**ORGANIZATION AND PARTICIPATION**

2-2) All group activities using the Resort facilities shall be cleared through the Activities Chairperson for time, date, and place. The Board of Directors shall approve or disapprove all such activities. Residents who desire to sponsor or organize particular activities within the Resort of a social, religious, cultural, recreational, or other social service nature, or desire to initiate a fund raising project, shall obtain approval in writing from the Board of Directors prior to initiating said activity. The facilities of the Resort may be used by owners for personal gatherings, such as wedding anniversaries, memorial services, and family reunions provided that permission has been obtained from the Board of Directors or its agent.

**FINANCING**

2-4) All activities authorized by the Association shall be self-supporting, insofar as possible. The Association may establish appropriate fees and charges to provide special facilities and activities for the benefit of only part of the membership.

**DISBANDMENT OF ACTIVITIES COMMITTEE**

2-5) On the occasion of the disbandment of an activities committee, the residing officer of that committee shall advise the Board of Directors of the disbandment in writing.

**GROUP RESPONSIBILITIES**

2-6) Users of recreational facilities, including groups and activities committees, shall be responsible that the facilities are left in clean and orderly conditions, acceptable to the Association.

**FEES**

2-7) The Association may establish fees and deposits for use of recreational facilities. If equipment or facilities are damaged, the deposit shall be forfeited.

**CONTROLS**

2-8) Persons causing undue noise, being rowdy or unruly, or causing other nuisance or annoyance in recreational areas or facilities including abuse of the facilities and/or equipment may be immediately expelled by Resort Security and barred from the use of such facilities at the sole discretion of the Board of Directors.

**AGE LIMIT**

2-9) Children under fifteen (15) years of age must be under the supervision of a parent, grandparent and/or a person of the age of 21 or more while using any recreational facility.



**REGULATION NO. 3  
SECURITY REGULATIONS**

**PURPOSE**

3-1) The provisions of this regulation promote the safety and security of the residents of the Resort and shall be maintained by Security.

**SITE USAGE**

3-2) Member's sites are their private property and as such shall not be intruded upon, crossed, or otherwise trespassed upon by other persons, except by members of the Emergency Personnel, Security Staff, and/or Association employees in the performance of their duties, and as provided under 4-1C.

**EMERGENCY SYSTEM**

3-3) There are two emergency systems in place within the Resort: #1: **DISASTER EMERGENCY RESPONSE TEAM** who assists in the administration of the Resort during any major disturbance or disaster, and #2: **CERTS (Certified Emergency Response Team)**, county trained, who assists with the care of individuals and property damage in case of a tornado or other disaster.

**WEAPONS AND FIREWORKS**

3-4) No person shall use or discharge any weapon including air guns, bows and arrows, slingshots, knives, etc. in the Resort. Fireworks or incendiaries shall not be permitted in the Resort except with the approval of the Board.

**RESPONSIBILITY FOR PERSONAL PROPERTY**

3-5) The Association shall not be responsible for loss or damage to personal property left in the common area except as result of negligence by the Association or its employees. Residents alone shall be responsible for locking and securing all personal property on their lot. Specific requests for assistance shall be considered.

**LOST AND FOUND**

3-6) Security shall operate a lost and found department recording the items and disposition. Unclaimed items after 180 days shall be disposed of at the discretion of the Association. No personal property shall be abandoned in the Resort. Security shall act to remove the items within 10 days at the expense of the owner.

**TAMPERING WITH RESORT EQUIPMENT**

3-7) Any person tampering or interfering with security equipment, first aid equipment, fire equipment, life saving equipment and any and all Association property shall be reported to Security for prosecution and shall be held liable for any and all personal and/or property loss or damages of any description resulting from such tampering or interference.

**TRAFFIC**

3-8) The Board of Directors shall regulate traffic in all areas of the Resort.

A.) The Resort speed limit is 15 miles per hour.

B.) Pedestrians and wheelchairs have the right of way over powered vehicles and manually powered vehicles such as bicycles.

C.) Pedestrians as well as vehicles shall have lighting of sufficient intensity to make their presence known to others.

D.) Licensed over-the-road vehicles shall only be driven by licensed drivers in a safe manner on paved streets.

E.) Non-licensed motorized vehicles, gas or electric, shall be driven in a safe manner. All non-licensed motorized vehicles shall bear identification in the manner of your stump number and street abbreviation affixed to the front and rear of said vehicle. Letters and numbers no less than 2 ½ inches may be purchased privately or from the office for a small fee to cover costs. The driver of any such non licensed vehicle shall have attained the age of 18 years or more. The operators of all vehicles MUST obey all rules of the road and the speed and traffic controls established within the Resort.

F.) Vehicles are not permitted on greenways without permission from the Manager or his agent.

**REGULATION NO. 4**  
**ARCHITECTURAL AND LANDSCAPING CONTROLS FOR MEMBER'S LOTS**

**GENERAL**

4-1A) The aim of this regulation is to preserve as much of the environment, maintain the park-like surroundings, and control development for the benefit of all members. Any actions which constitute physical additions, improvements, and/or changes to a member's lot require the prior written approval of the Board of Directors or its agent. The system of approval shall be by permission slip. An application for a Saddlebag Lake permission slip is ALWAYS required, and a Polk County permit must be secured when one is required by law. It is the owner's responsibility to see that all work is accomplished so that the work complies with the applicable regulations. Inspection by an agent of the Board of Directors will be made to assure compliance with Saddlebag Lake Owners Association, Inc. regulations. Issued permits MUST be displayed at the work site until completion of the approved work.

**EXPENSE OF LITIGATION**

4-1B) The Association shall not be responsible for any expenses, including attorney fees, incurred by an owner in defense of any litigation or dispute resulting from an action involving said owner's property in Saddlebag Lake Resort.

**INSPECTIONS**

4-1C) Resort manager and his staff shall act for the Board in conducting regular periodic inspections to insure compliance with the "Covenants and Restrictions" and the "Regulations." Uncorrected violations shall be reported to the Board of Directors.

**RIGHT TO SUE**

4-1D) In the event an owner or his invitee or renter violates any of these Regulations, the Association, an individual, or a group of owners shall have the right to seek judicial enforcement of the Regulations being violated.

**CONTRACTORS**

4-2) All persons performing architectural and/or landscaping services, including lawn care, before commencing such service, must register with the Resort manager and receive a copy of the pertinent regulations covering the type of work he will perform. Property owners must advise the manager the name of the person performing any service during the owner's absence.

**FRONT SETBACK**

4-3A) All new concrete and new units must be perpendicular to the road as the lot size and shape will allow. Any excess exposed concrete and/or asphalt in excess of 6" of the perimeter of the unit must be removed. If the lot is being used as a recreational vehicle lot only, any new concrete poured must comply with these requirements. On corner lots and pull-through lots the unit may be positioned so that maximum use of the lot is obtained while adhering to the setback requirements. Pie-shaped lots should

conform as closely as possible.

**SIDE AND REAR SETBACK**

4-3B) A setback of two (2) feet must be maintained along the right side and rear lot lines and a setback of eight (8) feet along the left side lot line on all lots. Right and left are determined when facing the lot from the street. Stump number designation shall determine the front of a unit, except for corner lots which will be determined by the Board of Directors or its agent. No permanent structure may be located within these setbacks, except for a storage structure as described in Regulation 4-4I. The setback is measured from the property line to the wall of the permanent building or its foundation, whichever is closer. These setbacks are approved in Polk County, Division of Development Coordination letter of May 1, 1985, Case File #PUD-71-12.

**UNIT LOCATION AND PRINTS**

4-3C) A unit shall be positioned on the lot without violating the side and front setbacks as established in Regulation 4-3A and 4-3B. Lot lines must be located and identified to establish the proper setbacks. The Association will not assist in locating lot lines. The new unit owner must obtain a NEW survey of the lot or site certified by a licensed land surveyor and provide proof to the Association of the surveyor's markers for their lot prior to placement of a unit.

Before requesting a permit from Polk County for construction, alterations, or bringing in a new unit, a copy of the complete prints required by Polk County shall be presented to Saddlebag Lake Owner's Association together with a site plan locating the position of the construction, alterations or new unit within the lot lines, along with a request for a building permit. Once Saddlebag Lake Owners' Association is satisfied that the intended project complies with all of Saddlebag Lake Owners' Association requirements, the prints will be forwarded to the Polk County building department by the property owner along with an indication of approval by the Saddlebag Lake Owners' Association. Upon approval by Polk County, a complete set of both the approved county permit and prints will be provided to Saddlebag Lake Owners' Association by the property owner to enable the Association to issue its building permit. The required print shall contain definitive information as to elevations of the contemplated project.

**PERMANENT DECORATIVE ITEMS**

4-3D) No permanent decorative item such as statues, flagpoles, fountains, etc. over three (3) feet in height may be installed without the written approval of the Board of Directors or its Agent.

**NATURAL DRAINAGE**

4-3E) No work may be performed that might affect the natural drainage of the surrounding area without written approval of the Board of Directors or its agent.

**PERMANENT UNIT ARCHITECTURAL RULES**

**REQUIRED MEASUREMENTS**

4-4B.1) All structures entering the Resort shall be measured and approved by an authorized representative of the Board of Directors. Any plans to alter or add on to an existing structure must obtain the same approval and a building permit. The maximum length is forty-eight (48) feet with a tolerance of

three (3) inches and the maximum width is twenty-four (24) feet with a tolerance of three (3) inches. This is subject to meeting requirements set forth in Regulation 4-3 A and 4-3B. Bay and bow windows are included in the length and width dimensions. Any overhangs of the roof (front, rear, or sides) are not included in the length and width dimensions. The physical condition and type of structure must conform to the general appearance of the Resort. The interior floor plan of the unit is up to the owner(s) as long as the plan adheres to all State and County building codes.

A deck meeting the requirements of Regulation 4-4G2 may also be included in addition to the above measurements. The site must comply with Setback Regulations 4-3A and 4-3B. No one will be permitted to have more than 1200 square feet of living space.

#### **TIE DOWNS**

4-4B.2) Any unit and additions thereto, except for a motor home, shall be skirted and tied down with hurricane straps in accordance with Polk County building Code. Any unit that is not moved out of the Resort in any six (6) month period shall be tied down. All units left on a lot in the Resort during any part of the hurricane season (June 1 through November 30) shall conform to this regulation.

#### **ENTRANCES**

4-4B.3) In those cases where the entrance door, or doors, are elevated, steps or a ramp and a landing may be installed. The steps, ramp and landing must conform to the minimum requirements of any applicable Disability and/or Handicap legislation. The steps or ramp and associated landing shall not violate the required setbacks.

#### **HEIGHT OF RESIDENTIAL DWELLING**

4-4B.4) The dwelling shall not be raised more than thirty (30) inches from the highest original grade along the perimeter of the unit as measured from that point to the bottom of the unit (the bottom of the floor joist or supporting beams), unless otherwise required due to Flood Plain restrictions. The peak of the roof of the unit shall not be higher than fourteen (14) feet as measured from the bottom of the unit, as described above. Any roof overhang and/or gutters shall not violate the setback restrictions. Lean-to type roofs are not permitted.

#### **ROLL ROOFING**

4-4B.5) Roll roofing material may not be used as finish roofing on any roof in the Resort.

#### **PAVED AREA**

4-4C) The area occupied by the unit may be paved with reinforced concrete. The area occupied by a storage unit may be paved with reinforced concrete. A driveway may be paved with asphalt or with reinforced concrete. The driveway shall not exceed the full width of the unit and may extend from the street to the unit. Not more than an additional 250 square feet may be paved with reinforced concrete for other purposes. All reinforced concrete must be a minimum of three and one-half (3 1/2) inches thick.

#### **GAZEBOS**

4-4F) A gazebo or other similar structure is permitted, where appropriate, but may not be closer than six (6) feet from the residential unit. It may not exceed twelve (12) feet at the major interior dimension. These structures may be enclosed only with screen, glass or vinyl windows and may not contain any solid wall thirty (30) inches above the floor level.

#### **CARPORTS**

4-4G) Permanent carports are permitted if they do not exceed the width or height of the unit and are placed on the street side of the property. If the carport is placed next to the unit, the total unit width including carport cannot exceed the SLOA allowed unit size of 24' x 48'. Carports must meet all SLOA and Polk County set-back and construction standards.

#### **PORCHES**

4-4G.1) Porches are permitted and may be enclosed only if it is included in the overall measurement of twenty-four (24) feet by forty-eight (48) feet as set forth in Regulation 4-4B.1.

#### **DECKS AND PATIOS**

4-4G.2) A deck or patio may be added to the rear of the residential unit, not to exceed twelve (12) feet from the unit and not to exceed the width of the unit. A roof over the deck or patio may be added. Decks and patios must meet all SLOA and Polk County set-back and construction standards.

#### **POWER**

4-4H) Solar powered water heating systems and solar powered electrical systems are permitted in the Resort but must be located on the roof of the unit and be approved by the Board or its agent. These units must be mounted as close as practicable to and parallel with the roof.

#### **STORAGE STRUCTURE ON LOT**

4-4I) Structures used for storage, consisting of no more than two separate units, are permitted on each lot, but may not exceed a total floor area of 100 square feet with no one side greater than 12 feet nor exceed ten (10) feet in height. If two structures are used for storage, one of them shall not exceed a floor area of three (3) feet by five (5) feet. The storage structure, or structures may be located no closer than one (1) foot to the property line and shall be attached to a concrete slab or have a floor over floor joists to be tied down in accordance with Polk County codes. A two (2) foot overhang may be allowed on a storage structure if engineered for such and applicable permits are obtained.

#### **LOT LINE OBSTRUCTIONS**

4-5A) No landscaping except small flowers shall be permitted without the approval of the Board or its agent. In accordance with Covenant No. 6 of Saddlebag Lake Owners Association Covenants and Restrictions, no hedge or other obstructions are permitted along the lot lines which would tend to affect the open nature of the Resort. A retaining wall will be permitted where the need for the retaining wall has been demonstrated and an SLOA permit has been issued by the Board of Directors or its agent. For purposes of safety, no landscaping is permitted on a residential lot within six (6) feet of the roadway next

to the residential lot which would create an obstruction of sight between three (3) feet and seven (7) feet from ground level.

#### **LAWNCARE**

4-5B) Each owner is responsible for lawn care on his/her lot. Owners will be given written notice to correct any problem within 14 days. After that time, the manager may cause Resort workers to enter upon said land to correct the defect at the expense of the owner. In the event trees or other flora on a lot become diseased or unkept, the owner will receive written notice to correct the defect in 30 days or again the manager will cause the defect to be corrected at the expense of the owner.

#### **TREES**

4-5C) No tree over 12 inches in circumference, 4 feet above grade, shall be cut down without the approval of the Board or its agent. Any tree removed should be replaced with another where practicable. No Australian pine, Malleucca, Rosewood, or any form of Eucalyptus trees may be planted in the Resort.

#### **MISCELLANEOUS**

4-6A) No boat docks or outside portable toilets are permitted on a lot. An umbrella-type clothesline is permitted on the back of a lot, placed as unobtrusively as possible, from sun-up to sun-down only. An antenna mast must be supported in such a way so that it is safe from falling. A small "note box" is permitted to be mounted on the unit. No outdoor fuel tanks shall be allowed in the Resort except liquefied petroleum gas tanks of no more than two (2) forty (40) pound capacity in use and of the type that are normally mounted on RV equipment and they shall be adequately anchored in position. There shall be no storage of cord wood on a lot and no fuels or combustibles may be stored under any part of the unit unless the tank for such fuels is factory mounted. (Propane tanks, factory-mounted, within or beneath the unit will be permitted provided proper ventilation is maintained and that no alteration is made that will interfere with the ventilation.)

#### **SIGNS**

4-6B) No signs of any type shall be placed on any lot except for a sign bearing the owner's name and "home town," not to exceed 200 square inches. Real estate sales or rental notices, not to exceed 15 inches by 18 inches may be displayed on the front of the unit or on the garbage stump.

#### **WELLS**

4-6C) No wells are permitted on the lot and no water may be pumped from the lake or lagoon for use on any lot.

#### **GARBAGE STUMPS**

4-6D) Garbage stumps, furnished as original lot equipment, are the only ones required and shall be maintained in the approved color. If the stumps are not maintained in good condition, owners will be given a written notice to paint their stumps within 14 days. After that time, the manager may cause the stumps to be painted at the owners' expense.

**CARE OF EXTERIOR**

4-6F) If the exterior of a residence, storage shed, or vehicle located on a residential lot or a storage lot becomes unsightly, owners will be given a written notice to correct the condition within 14 days. After that time, the manager will arrange for said correction at the expense of the owners.

**PROJECTIONS ON UNITS**

4-7A) **DEFINITION:** Any vinyl, metal or similar material used for the purpose of protection from the elements, attached to the dwelling and supported by posts embedded in the ground or attached to concrete. Projections shall not extend more than six (6) feet from dwelling. Projections may not be enclosed and may not be used for licensed vehicles or other storage.



**REGULATION NO. 5**  
**COMMON AREAS AND FACILITIES**

**COMMON AREAS**

5-1) The common areas and facilities of the Association include the following: streets, fences, greenways, parks, beaches, canals, bulkheads, bridges, culverts, water and waste treatment plants and distribution system, street lighting system, street and other signs, clubhouse, recreational facilities, comfort stations, laundry facilities, entrance gates, landscaping, pools, boat docks, post office, transfer station, greenhouse, storage area, lagoons, that portion of Saddlebag Lake included in the plat of the property, and such other property, buildings, and facilities that may be acquired by the Association in the future.

**USE OF FACILITIES**

5-2) No person shall use any property or facilities of the Association in a manner contrary to or not in accordance with the rules and regulations of the Association.

**WATER AND WASTE TREATMENT PLANTS**

5-3) The Water Plant and the Waste Treatment Plant are designated as restricted areas and shall not be entered without permission.

**GREENWAYS**

5-4) Since there is no common ground on the land bordering the lagoon, greenways are provided for access to the lagoon water. Land along Saddlebag Lake within the Resort is open to all residents except at times when the water level reaches the members' lot lines.

**SWIMMING**

5-5) Swimming in the lake, lagoons, or pools is done at ones own risk. Diving or swimming from the boat dock is prohibited. All users shall comply with posted pool and beach rules.

**BOAT MOTORS**

5-6) Residents and visitors may use an electric trolling motor and/or gasoline motor for powering boats on the lagoon or lake. A no-wake speed shall be maintained within the lagoon.

**BOATS**

5-7) All boats in the Resort must be identified with the boat owner's residence location in the Resort by placing the stump number of that residence on the boat stern with numbers at least 1 inch high.

Storage of boats in the Resort shall be controlled in the following manner:

- A. While its owner is in residence in the Resort, a boat may be stored in the common area along the lake between the lot line and the waters edge when the water level of the lake allows space for such storage without trespassing on a member's lot. Boats shall not be stored in greenways

providing for access to lagoon or lake water.

B. Boats weighing less than 250 pounds may be stored on a lot by its owner or renter or in the boat storage area near the boat dock. In either location, the boat must be adequately anchored to the ground when the boat's owner is not in residence in the Resort.

C. A boat, weighing more than 250 pounds and no more than 19 feet long, which cannot be classified as an RV, and is mounted on a suitable boat trailer, may be stored on the driveway of a lot on which the owner of the boat is in residence. This trailer will be counted as one of the authorized vehicles to be parked on said driveway as is provided in Regulation 6-6.

D. Any boats not Included in the above descriptions must be stored in the storage yard.

### **PETS**

5-8) Pets authorized under Sec. 5 of the Covenants and Restrictions shall be limited to TWO PETS (either cats or dogs) per household and shall be kept under control at all times. They must be on a leash when off the pet owner's lot except for the designed run areas at storage area. **OWNERS SHALL CLEAN UP AFTER THEIR PETS BEFORE LEAVING THE IMMEDIATE AREA.** Pets, except for guide animals, are not permitted in public buildings, on public porches, in recreational facilities, or pool or beach areas. Unattended pets or other animals shall be caught and humanely treated by Security and turned over to the SPCA or similar agency. Aggressive breeds of dogs including, but not limited to, Pit Bull, Rottweiler, Akita, Chow, Doberman, and German Shepherds, are prohibited from Saddlebag Lake Resort, except professionally trained dogs for the blind or hearing-impaired if required by an owner or his/her guest. Any pets weighing over 30 pounds are prohibited from Saddlebag Lake Resort unless the owner or owners of said pet produce satisfactory evidence to the Saddlebag Lake Owners Association, Inc. Board of Directors that proper home owners insurance is in force containing no exclusions regarding such pets or in the alternative, that a separate insurance policy is in force insuring against any liability claims involving said pets. Owners possessing an aggressive breed of dog within Saddlebag Lake Resort at the time of the enactment of this regulation, shall be allowed to keep said dog within the resort, providing said owners produce satisfactory evidence to the Saddlebag Lake Owners Association, Inc. Board of Directors that proper home owners insurance is in force containing no exclusions regarding said dog or dogs or, in the alternative, that a separate insurance policy is in force insuring against any liability claims involving said dog or dogs. After enactment of this regulation, no other aggressive breeds of dogs will be permitted within Saddlebag Lake Resort.

### **STORAGE AREA**

5-9A) When a storage shed is placed in the storage area, it must not be larger than ten (10) feet by ten (10) feet and not to exceed ten (10) feet in height. It must have a treated wooden or metal floor and be adequately anchored down. It must be placed in such a way that the door, when opened, does not extend beyond the limit of the lot. Only one shed is permitted on a storage lot.

5-9B) Boats and trailers in storage must be towable at all times. Motor vehicles must be in driving condition at all times.

### **USE OF COMMON AREAS**

5-10) Common areas are maintained by the Association and staff and shall not be altered without permission of the Board. No person shall keep or store personal property in common areas other than planned storage areas. Common areas and greenways are for the use of all residents; so special events

denying equal use of these areas require written permission of the Board. Games shall be played only in those areas designated for those games. Outside groups or organizations are not allowed except with Board approval.

**CARE OF COMMON AREAS**

5-11) Owners shall be responsible for trimming grass and trees, which extend from their lot over common areas and streets. No dumping is allowed in the common areas.

**DAMAGE TO COMMON AREAS**

5-12) Any person whose acts result in damage to any common areas or facilities shall be held liable for the repair or replacement costs as determined by the Board. All persons shall report to the manager any loss or damage to a common area.

**REGULATION NO. 6**  
**OCCUPANCY AND USAGE CONTROLS**

**RESIDENCY**

6-1A) Permanent occupancy shall be defined as that occupancy sixty (60) days or more in any 12-month period.

**NUMBER OF RESIDENTS**

6-1B) No residence may be permanently occupied by more than four (4) persons. This regulation shall not prohibit the extended visitation of a permanent resident's parents so long as total occupancy does not exceed four (4) people.

**RESIDENCY AND OCCUPANCY QUALIFICATIONS**

6-1C) Persons under the age of 55 years cannot be a permanent resident of the Resort. A spouse or surviving spouse of a permanent resident is exempt from this restriction. Persons under the age of 55 years may occupy any unit for an accumulated total of not more than sixty (60) days in any Twelve (12) month period. All person under the age of 55 years occupying any unit shall produce written authorization to the Association as provided in Regulation 6-5.

**GRANDFATHERING PROVISION**

6-1F) Owners and/or renters under age fifty-five (55) at the time of this Covenant and Restriction passage by ballot shall be granted full occupancy rights of their units until either the owner(s) transfer(s) ownership of his property or the renter's lease (verbal or written) has expired, at which time occupancy must comply with the Covenants and Restrictions.

**VEHICLES ON LOTS**

6-2) A Recreational Vehicles (RV) may be placed on any lot. For the purpose of this regulation and pursuant to Covenant 3, an RV is defined as follows:

- A. Park model trailers
- B. Travel trailers
- C. Tent trailers
- D. Pick-up campers, so long as camper unit remains in travel mode.
- E. Motorhomes
- F. Vans that are self-contained for camping
- G. Buses that are self-contained for camping
- H. Manufactured and modular homes

I-1. For the purposes of Covenant 4, a camping vehicle shall not be considered an RV if it is parked in the driveway for the purpose of loading or unloading for no more than forty-eight (48) consecutive hours within a seven (7) day period. However, due to unusual circumstances, this may be extended to seventy-two (72) hours, by request and approval of the manager or his agent. For RV's parked on the street for loading and unloading purposes only, the time limit is twenty-four (24) hours within a seven (7) day period.

I-2. The camping vehicle may not be used as living quarters when parked in the driveway.

### **MINORS, SPECIAL PROVISIONS**

6-3) Resident owners, renters or visitors shall not allow minors to stay in the Resort overnight in an RV or unit without adult supervision. Minors who desire to visit minors in the Resort shall present written authorization from the parent of the resident minor before admittance. A parent, grandparent and/or person of the age of 21 years or more shall be responsible for the minors' proper behavior.

### **VISITORS**

6-4) No person shall be admitted to the Resort unless specifically authorized by the owner/resident or by the Board of Directors or the management of the Resort. Persons visiting a resident for less than overnight shall sign the visitor register at the office. Those staying overnight or longer at a member's lot shall register as a guest. Any unauthorized person or persons shall be requested by Security to leave the Resort immediately.

### **LOT USED BY OTHER THAN OWNER**

6-5) Members shall provide a letter of authorization to the Association and shall execute any required legal waivers whenever:

A. The owner allows anyone to use his lot or facility during the absence of said owner.  
Each period shall be specified.

B. The owner allows having other vehicles parked on his lot during his absence.

C. The owner desires to have another member oversee the use of his lot or property thereon. Period and actions shall be specified.

D. Any person authorized as stated above shall comply with all rules and regulations of the Association.

### **MOTOR VEHICLE MAINTENANCE**

6-6) Only minor motor vehicle maintenance is allowed within the Resort and must be completed within twenty-four (24) hours.

### **UTILITIES**

6-7) Utility and sanitary facilities installed on lots per law shall not be used in any manner other than their intended designed use.

A. No harmful materials shall be put into a sanitary facility which might cause loss or damage to the Resort sanitary system. In case of this misuse, the person shall be liable for any expense incurred by the Association as a result.

B. Storm water drainage shall be prevented from entering the sanitary system by capping the sewer and closing the vent in the "sanipan" when not in use. In the event that a unit is newly installed on a lot or an existing unit is replaced with another one, the "sanipan" must be placed underground.

C. All new homes or existing homes must comply with Polk County Plumbing codes. A two (2) foot high standpipe with cap must be securely installed on any empty lot to seal off the 3" sewer connection. All

**sewer lines and connections from the property owner's unit to the main sewer line is the property owner's responsibility.**