

**EXHIBIT - "D"**

**HABERSHAM POINTE CONDOMINIUMS**

**RULES AND REGULATIONS**

In addition to the terms and requirements of the other Condominium Instruments and the Master Declaration, the following revised "Rules and Regulations" are provided to insure the peaceful enjoyment, maintenance of value, and security of your Unit and the Common Elements and facilities of HABERSHAM POINTE CONDOMINIUMS. Unit Owners should familiarize themselves with the following "Rules and Regulations" and the other condominium instruments. It is the responsibility of each Unit Owner to inform guests and lessees of all "Rules and Regulations" and to make copies of them available to said persons, as required.

Revision of the "Rules and Regulations" will be undertaken if and when these "Rules and Regulations" become obsolete, inequitable or fail to cover existing situations. Suggestions for such changes should be submitted in writing to the Board of Directors of HABERSHAM POINTE CONDOMINIUMS (the "Association").

**INTERIOR MAINTENANCE:**

1. All curtains, drapes, blinds and other window treatments will be either white or off-white or lined white or off-white to ensure continuity of the exterior appearance of the buildings.

2. The cleaning, maintenance and repair of the entrances, steps, decks, railings and the inside and outside of the windows, including the sliding doors, is the responsibility of the Unit Owner;

3. Maintenance and repair of the entrance door and locks and windows and latches is the responsibility of the Unit Owner; however, the painting of the outside of the entrance door and the outside of the windows is the responsibility of the Unit Owner.

4. The Unit Owner is responsible for and shall pay for any damage due to leakage or stoppage in the plumbing pipes as a result of misuse or neglect and shall reimburse the Association on demand for the expense incurred for said repair or replacement.

5. Leaks in basements and foundations which result in actual trickling of water are the maintenance responsibility of

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the Association.

EXTERIOR ALTERATIONS:

1. Enclosing the decks with glass, or attaching awnings or anything that will affect the exterior appearance of the buildings and any attachments, alterations or modifications to any of the Common Elements, including Limited Common Elements, whether inside or outside the building, must have the prior written approval of the Board of Directors.

2. No radio aerial, television antenna, or other radio installation may be installed on the exterior of the buildings.

3. No Unit Owner, his employee, agents, or guests shall mark, paint, drill or in any way deface any exterior walls, shrubbery or grounds. Owners will be responsible for expense of replacement and repairs.

4. Landscaping and tree or limb removal shall be done only by the grounds keeper and only by approval of the Board of Directors.

COMMON ELEMENTS:

1. The Association will arrange for trash and garbage collection. Each Unit Owner will follow the procedures of the governmental agency or private collection firm retained by the Association in the disposal of trash and garbage. This dumpster is for GARBAGE AND GENERAL HOUSEHOLD TRASH ONLY from *your* unit only.

It is *not to be used* for construction or contractor's debris. It is your responsibility to notify your contractors that all construction debris must be disposed of at the county dump or other off premises location at their expense.

A \$100.00 fine will be levied to your condominium account if these items are found in the dumpster and we are made aware of where it came from.

Also, please break down all empty cardboard cartons before placing them in the dumpster.

2. The sidewalks, entrances and paths shall not be obstructed by the Unit Owners or used by them for any other purpose than for ingress and egress. The sidewalks, entrances and front and back yards shall be kept free from rubbish and no bicycles, lawn chairs or other articles of that kind shall be

permitted to remain on the grounds except when in use.

3. Various personnel are employed by the Association to maintain the Common Elements of HABERSHAM POINTE CONDOMINIUMS. Unit Owners are prohibited from employing or in any way using Association personnel for personal tasks during their normal working hours. Violation of this rule will result in the immediate dismissal of the employee.

#### SAFETY:

1. COMBUSTIBLE MATERIALS such as gasoline, kerosene, etc., which are a fire hazard shall not be stored in the unit or in the basement storage area.

#### DUE TO FIRE HAZARDS.....

2. Charcoal grills, lighter or fire starter fluids shall not be used on decks or within close proximity to buildings.

3. The use of outdoor grills other than electric grills on any portion of the Common Elements or Condominium buildings, including without limitation, the decks, balconies or patios, is prohibited, except in Board designated areas on the Common Elements; provided, however, Owners and Occupants are permitted to use electric grills.

4. No water beds may be placed within any Unit.

#### VEHICLE REGULATIONS

1. Parking decals are to be displayed on all unit owners' and residents' vehicles. (These can be obtained from the Board of Directors) Overnight parking of trailers, boats and other recreational vehicles on the Condominium property is prohibited.

2. Visitors passes shall be displayed prominently and their cars parked in non-numbered lined spaces.

3. No vehicle, moving van or delivery truck shall be parked, driven across or driven onto the lawn or walkways. Any damage resulting from the violation of this regulation shall be at the direct expense of the Unit Owner responsible therefore.

4. Maximum speed limit within the Condominium shall be 10 mph.

5. No repairs or service to any vehicle shall be undertaken on the Property, except such emergency repairs as are necessary to permit the removal of such vehicle to another

location for repairs or service.

6. No vehicle may be parked on the property with a "For Sale" sign displayed. ('Parked' meaning not driven by the owner and/or unlicensed by the State.)

7. Due to the need for ingress and egress for medical and fire emergency vehicles, no vehicles shall be parked in the fire lane on the lake end of Bldg. D.

8. Vehicles, violating these Rules and Regulations may be removed at the Owner's expense at the direction of the Board of Directors.

#### DISTURBING NOISES AND NUISANCES:

1. No Unit Owner or resident shall make or permit any disturbing noises in the condominium unit, common elements, docks or from vehicles by himself, his family, servants, employees, agents, visitors and licensees, nor do or permit anything by such persons that will interfere with the rights, comfort or convenience of other Unit Owners.

2. No signs, ads, or solicitations are permitted in or about the Property without the prior written consent of the Board of Directors.

3. For Sale signs must be placed inside the Unit Owner's condominium displayed at a window and not placed on the common element grounds. Outside signs will be removed and real estate agents notified of this regulation.

#### POOL

1. The use of the pool is for the pleasure of unit owners, residents and their guests. (Guest is defined as someone visiting in the resident's home.) Insofar as possible the resident of the condominium should accompany their guests at the pool.

2. Pool I.D. Tags shall be displayed when using the pool area. If you have a guest visiting you they shall have the I.D. Tag prominently displayed on their beachwear, or towel. Note that guest privileges are not extended to friends, relatives, etc. who are not visiting the resident.

3. Bathing suits shall be worn when swimming, including infants; (no diapers or cut-offs permitted).

4. Children under the age of fourteen (14) years of age must be accompanied by an adult.

5. No glass is permitted in the pool area.

6. No pets are permitted in the pool area.

#### PARTIES AT THE POOL

The pool is an amenity for the use of all residents. At no time can the pool be closed to any resident who wishes to use it, therefore, it is not possible to allow exclusive use for private parties or functions that restrict its use by other residents. Events sponsored by the Association shall be allowed.

#### DOCKS

COURTESY DOCKS ARE A PRIVILEGE AND NOT A RIGHT  
GRANTED BY THE CORP. OF ENGINEERS;  
IMPROPER USE OF DOCKS WILL RESULT IN FORFEITURE OF OUR  
DOCK PERMITS AND RESULT IN EVERYONE'S LOSS.

1. No overnight or long term tying up of boats is permitted. Docks are courtesy docks only for the use by owners, residents, and their guests on a short term day-time parking basis.

2. Infringement of this rule could result in:  
a. A fine levied on the offender by the Corps of Engineers and/or the Unit Owner by the Association;  
b. Towing of the boat at owner's expense;  
c. Costly repair to the docks.

#### PETS

The areas considered common property are under the jurisdiction of the Association and therefore fall under the rules set forth:

1. Pets must be leashed and walked by a person when not inside the owner's or resident's premises. No pet shall be allowed to roam free at any time.

2. Pets shall be allowed to urinate or defecate in designated areas only. These areas are indicated on the enclosed map. The designated walkway itself is not a dumping area, only the wooded areas to each side.

3. When walking pets, any pet urination or defecation on common property is strictly prohibited. If this occurs by accident the owner/walker is responsible for immediately:

(a) washing off the area that is affected by urination;  
(b) scooping away completely all defecation and

disposing of it.

4. When pets are left inside or on decks it is the owner's responsibility to keep the animal from making excessive noise.

It is the responsibility of every resident to adhere to these rules and bring violations to the attention of a board member. It is the responsibility of the Unit Owner to make anyone residing in their Unit aware of these rules.

Violation of these rules will result in an immediate fine and levy against the Unit Owner of \$25.00 for each occurrence. Non-payments will be assessed to the Unit Owner's maintenance fee account for each violation.

#### CHANGES IN RULES AND REGULATIONS

The Association may, in accordance with the Bylaws, alter, amend, revoke or add to these Rules and Regulations for the preservation of safety and order in the Condominium, for its care and cleanliness, or for protection of the reputation thereof. When notice of any such alteration, amendment, revocation or addition is given to any resident, it shall have the same force and effect as if originally made a part of these Rules and Regulations.

These Revised Rules and Regulations are so adopted by the Board of Directors, this 4<sup>th</sup> day of September, 2009.

/s/ Charles Antor  
CHARLES ANTOR, President

/s/ Dwight Black  
DWIGHT BLACK, Secretary

/s/ Bruce E. Beckstrom  
BRUCE E. BECKSTROM, Vice-President

/s/ Buck Denton  
BUCK DENTON, Vice-President

/s/ William M. Stone  
WILLIAM M. STONE, Treasurer