

Anchor's Point Condominium Owners Association, Inc.

PO Box 843
Kimberling City, MO 65686

RULES AND REGULATIONS

Approved by the Board of Directors on October 2, 2021

The Board of Anchor's Point Condominium Owners Association, Inc ("APCOA"), a Missouri nonprofit corporation, hereby adopts the following Rules and Regulations. These Rules and Regulations are adopted for the purpose of maintaining the integrity of Anchor's Point Condominium Units and for the peace and enjoyment of the owners.

1. **TERMS:** All terms and phrases used herein, where applicable, shall have the meanings defined in the Anchor's Point Condominium Declaration of Condominium Ownership and By-Laws, as recorded in Book 197, at Pages 415-453, in the office of the recorder for Stone County, Missouri, and as may hereinafter be recorded.
2. **AMENDMENT:** These rules and regulations may be amended, altered, or changed by an affirmative vote of the members of the APCOA Board (the "Board").
3. **ARCHITECTURAL REVISIONS OR CHANGES:** Owners are prohibited and restricted from changing any common and limited common elements, outside of their respective units, except as may be approved, in writing, by the Board. The below rules apply to any new modifications, they do not apply to pre-existing doors and windows.
 - a. **Approved Storm Doors:** Owner may add a brown storm door to the front door(s).
 - b. **Approved Condo Entry Doors:** Any new doors must match existing standards and colors.
 - c. **Approved Deck Doors and Sidelight Windows.** Any doors and windows replaced on the deck must be a dark bronze, the color must be approved in advance by the Board, and must be installed by a contractor approved by the Board.
 - d. **Approved Windows:** Any bedroom windows replaced must match existing standards, the color must be approved in advance by the Board, and must be installed by a contractor approved by the Board.
 - e. **Approved Glass Windows and Doors:** Glass windows and doors may be upgraded to the blinds within the double pane of glass style so long as the replacement window or door is the same size. The blinds in the interior of the windowpane must be white from the outside.
 - f. **Approved Deck Modifications:** A ceiling fan may be installed on the deck. The installation and maintenance of the ceiling fan is the responsibility of the owner. No other modifications are allowed on the deck.
 - g. **Exterior Paint:** Owners may, with prior Board approval, paint their deck areas; however, all paint must match the current color scheme. Approved paint is listed with Kimberling City True Value Hardware store as Anchor's Point red and tan paint.
 - h. **REMEDY:** In the event an owner causes to be installed any other-than-approved doors and windows, or in the event an owner hires a contractor not approved by the Board, or in the event an owner fails to receive permission in advance of any exterior work, the Board shall cause to be delivered to the Owner a written notice of the violation. The notice of the violation shall set forth the nature of the alleged violation and shall request that the violation be voluntarily terminated or remedied within a reasonable time from the mailing date of the notice. After reasonable time has elapsed from the date of the notice, if the violation has not been voluntarily terminated by the Owner, the Board (on behalf of APCOA) shall have the right to enjoin or remedy by appropriate legal proceedings, either at law or in equity, any violation of the above rules related to architectural revisions and to recover reasonable attorney's fees.
4. **SIGNS:** No unit shall use advertising signs of any kind. No "FOR SALE" or "FOR RENT" signs shall be displayed in or outside the unit. No business, political, or promoting a cause sign shall be displayed.
 - a. **Approved Sign:** Owner may add one (1) decorative or greeting sign not to exceed 30" by 14" by 1" located on the same wall as the door at the front entrance. The location of the sign may not interfere with any lighting, doorbell or other structural common or limited common element. The installation, maintenance, and removal of the sign is the responsibility of the Owner.

5. WINDOW TREATMENTS: All window treatments including blinds and drapes must appear white from the exterior of the unit.
6. TRASH: All trash must be placed inside the dumpsters, not on the ground outside. All boxes must be broken down and placed inside the dumpster. The dumpsters are for household trash only and may not contain construction debris, furniture, appliances, water heaters, Christmas trees, etc. The dumpster lids are to be closed after the trash has been placed inside the dumpster.
 - a. REMEDY: In the event an Owner, guest, invitee, licensee, tenant, lessee, family member, agent or employee does not follow the rules related to trash and dumpster use, the Board may issue a fine of not less than \$200 that shall be immediately payable. If unpaid after 30 days, the Board (on behalf of APCOA) shall have the right to enjoin or remedy by appropriate legal proceedings, either at law or in equity, any violation of the above rules related to trash and dumpster use.
7. TRAILER PARKING: Trailers may not be parked in the parking lot on weekends in the summer (from Memorial Day to Labor Day) from Thursday at 5:00 p.m. until Monday at 7:00 a.m. Trailers may also not be parked on the following holidays or the two days preceding the holiday: Memorial Day, Independence Day and Labor Day.
 - a. REMEDY: In the event an Owner, guest, invitee, licensee, tenant, lessee, family member, agent or employee does not follow the rules related to trailer parking, the Board may issue a fine of not less than \$200 that shall be immediately payable. After 30 days, the Board (on behalf of APCOA) shall have the right to enjoin or remedy by appropriate legal proceedings, either at law or in equity, any violation of these rules related to trailer parking.
8. QUIET TIME: Quiet time is from 10:00 PM until 8:00 AM and acceptable levels of noise are defined by the City of Kimberling City. If any owner or guest violates these quiet time rules, the Board will cooperate with the City to prosecute violators, or may elect to fine the owner for such violations.
9. SWIMMING POOL: Times of operation are posted and rules for use of the pool and pool area are posted. If any owner or guest violates these rules the Board may elect to fine the owner for such violations.
10. PETS: Pets are allowed on APCOA property; however, pets must be on a leash at all times. All pet waste must be picked up and disposed of in the dumpsters.
11. CORP OF ENGINEERS PROPERTY: APCOA property abuts US Corp of Engineers property. APCOA has been given a permit to mow the Corp property; however, that permit can be withdrawn at any time. One of the requirements of our agreement with the Corp is that no one can drive any vehicle on Corp property.
 - a. REMEDY: In the event an Owner, guest, invitee, licensee, tenant, lessee, contractor, family member, agent or employee drives on Corp property, the Board may issue a fine of not less than \$200 that shall be immediately payable. After 30 days, the Board (on behalf of APCOA) shall have the right to enjoin or remedy by appropriate legal proceedings, either at law or in equity, any violation of these rules related to driving on Corp property.
12. LOSS ASSESSMENT ENDORSEMENTS OF OWNERS' UNIT INSURANCE POLICIES: Owners are required to obtain Loss Assessment Endorsements and to provide to the Board evidence of appropriate HO6 insurance and loss assessment endorsements.
13. REMEDIES: Remedies for TRASH and TRAILER PARKING are described above. However, in the event an Owner, guest, invitee, licensee, tenant, lessee, family member, agent or employee shall violate or permit to be violated any of the other provisions set forth in these rules and regulations, the Board shall cause to be delivered to the Owner a written notice of the violation. The notice of the violation shall set forth the nature of the alleged violation and shall request that the violation be voluntarily terminated or remedied within a reasonable time from the mailing date of the notice. After reasonable time has elapsed from the date of the notice, if the violation has not been voluntarily terminated by the Owner, APCOA, through the Board, shall have the right to enjoin or remedy by appropriate legal proceedings, either at law or in equity, any violation of the above rules, regulations, and covenants and to recover reasonable attorney's fees.