

Anchor's Point Condominium Owners Association, Inc.

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RULES AND REGULATIONS

Approved by the Board of Directors on April 28, 2022
Revision 7 – June 15, 2026

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, updated March 18, 2022 as instrument 202200004871, 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").
The Board welcomes any and all Membership (owner) feedback. All Membership suggestions, clarifications, additions, and/or deletions must be submitted to the Board for their consideration.
3. **MUTUAL RESPECT:** Owners are expected to respect other owners' property and privacy and to have courteous relationships. Owners who rent out their units are responsible for the actions of their renters.
4. **SECURITY SYSTEM:** The association has installed and is operating a security video system which monitors Common Grounds; including, Parking Lot, Well House, Lakeside Pool, and Corps of Engineers Property. Cameras are in use and video is maintained for several weeks. The Board reserves the right to provide video to law enforcement when appropriate.

No private entry areas or decks are monitored. Video will not be shared with anyone other than law enforcement, fire district, or other agency and only when appropriate.

5. 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. ALL exterior changes require approval of the Board.
- a. Approved Storm Doors: Owner may add a brown storm door to the front door(s) at owners' expense.
 - b. Approved Condo Entry Doors: Any new doors must match existing standards and colors.
 - c. Approved Deck Doors, Sidelight Windows, and Bedroom Windows. The Association has requirements about window and door colors. All windows and doors replaced must be approved in advance by the Board. Because windows and doors are Limited Common Elements, the expense of all replacement is borne by the owner.
 - d. 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.
 - e. Approved Deck Modifications: A ceiling fan and additional lighting may be installed on the lakeside deck but only after Board approval. Lighting must not be so bright that it is a distraction to other owners. The installation and maintenance of the ceiling fan and additional lighting is the responsibility of the owner.
 - f. 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 "Anchor's Point tan" paint.
 - g. The Board reserves the right to inspect any exterior construction during or after completion to ensure safety and compliance.
 - h. REMEDY: In the event an owner causes to be installed any other-than-approved doors and windows, 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.

6. Casement Window Standards:

The APCOA Declaration specifies that the exterior of the buildings be uniform and consistent with regard to size, color of exterior features, and compatible with building construction.

To monitor and maintain these exterior features owners must comply with the following:

- Exterior and Deck windows are specified as Limited-Common Elements (APCOA Declaration 4.2).
Limited-Common Elements are the unit owner(s) responsibility for maintenance, replacement, and all incurred expenses.
- If an owner wants to replace a window or do any exterior work, that owner must contact the Board and provide scope of work and specifications of materials to seek Board Approval.
- Owners must obtain Board Approval prior to the start of work.
- Any exterior modifications made without Board Approval or completed which do not meet APCOA standards are subject to removal and replacement at owner's expense.

The Board recognizes that there are currently many windows with a variety of shades of brown due to age, discoloration, and poor matching options. As such, the Board has established the following window standards to bring about a quality window with consistent and long-lasting coloring and features.

This document defines the APCOA Standards of the casement windows on the front and lake side of each unit.

The Casement Window Standard is:

- Andersen 400 Series Casement Window
- Exterior Color: Terratone
- Interior Color has many options at owner's choice

All specifications may be viewed online at:

<https://www.andersenwindows.com/windows-and-doors/windows/casement-windows/400-series-casement-window>

7. Wooden Flooring:

If you are a 2nd or 3rd floor owner thinking about installing a wooden (or wood like) flooring, the Board is now requiring a noise reduction pad; such as Whisper Soft, to be installed beneath the wood flooring. The installation of this pad will greatly reduce the noise transference to the unit beneath you.

8. 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 sign promoting a business, a political position, 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.
9. FLAGS: Owners may mount one flagpole at approximately a 45-degree angle on balcony/deck posts on the lake side to display a United States flag approximately 3’ x 5’ in size or promoting a sports team in season. Screws or nails must be in 6x6 posts, never into red trim or vinyl siding. No flag promoting a business, a political position, or promoting a cause sign shall be displayed.
10. SATELLITE DISHES: No satellite dishes or other communications equipment may be affixed to the exterior of any building.
11. WINDOW TREATMENTS: All window treatments including blinds and drapes must appear white from the exterior of the unit.
12. TRASH: Dumpsters are for household trash only and may not contain construction debris, furniture, appliances, water heaters, Christmas trees, etc. 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 dumpster lids are to be closed after the trash has been placed inside the dumpster.
 - b. 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.
13. 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.

- c. 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.
14. 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.
 15. BARBEQUE GRILLS: Charcoal grills or other open grills may not be used in any units nor on any decks or balconies. Likewise, no open flame is allowed. Covered gas grills or covered electric grills may be used. Charcoal grills for owners and guests are provided on common ground throughout the complex.
 16. FIRE PITS: Fire Pits are not to be used in any unit nor on any decks or balconies. No open flames are permitted in any of these areas.
 17. 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.
 18. PETS: Pets are allowed on APCOA property; however, pets taken outside of an owners' unit must be on a leash at all times. All pet waste must be picked up and disposed of in the dumpsters. Pets may not be a nuisance to other owners and guests.

19. CORP OF ENGINEERS PROPERTY: APCOA property abuts US Corp of Engineers property. APCOA has been given a Vegetation Permit allowing the association to mow the CoE property. With the Permit the APCOA is responsible to oversee and manage the property and to comply with CoE rules and regulations. Failure of the APCOA to comply with CoE Rules and Regulations will result in the immediate loss of the Vegetation Permit and mowing privileges.

If an owner believes that there is a hazard, such as a dying tree near a building, or a violation of CoE regulations please contact the Board. The Board will contact the CoE to remedy such a problem.

- a. Absolutely NO vehicle may be driven on CoE Property.
- b. Absolutely NO destruction of trees or brush is permitted.
- d. REMEDY: In the event an Owner, guest, invitee, licensee, tenant, lessee, contractor, family member, agent or employee drives on Corp property, or causes any destruction, the Board may issue a fine of not less than \$500 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.

20. LOSS ASSESSMENT ENDORSEMENTS OF OWNERS' UNIT INSURANCE

POLICIES: Owners are required to obtain Loss Assessment Endorsements of at least \$25,000 and to provide to the Board evidence of appropriate HO6 insurance and loss assessment endorsements.

21. 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.