

HIDE-A-WAY LAKE CLUB, INC.

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Dear Property Owner,

Welcome to Hide-A-Way Lake Community. We are a private community located in a beautiful setting, designed to provide residents with a relaxed, pleasant and secure way of life. The beauty of our community is something we value highly and requires continued interest and co-operation of all who live here.

To help you understand how the Hide-A-Way Lake Community operates and the part you play in the lifestyle that you have chosen, we have compiled the following information that will answer many of your questions. Included is information about our facilities and amenities, a description of our organizational structure, its responsibilities, rules and regulations as well as some general information about the Picayune - Pearl River County area.

We hope you will enjoy living at Hide-A-Way Lake Community and make full and caring use of the many amenities. We encourage you to stop at our office and become acquainted with the professional management staff who can give assistance and suggestions to make your transition to a new community easier. You are also encouraged to attend the monthly board meetings.

Sincerely, Bruce Devillier General Manager

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EMERGENCY REPORTING PROCEDURES

CALL 911 FIRST -- FIRE -- POLICE -- AMBULANCE

GIVE -- HOUSE NUMBER AND STREET NAME

(Do not give lot number)

After calling 911, notify the gate house (601) 798-1247.

<u>FIRE</u>

House numbers should be prominently displayed on the front of house or garage so they can be readily seen from the street.

The **911** Emergency Number alerts the Carriere, Picayune and McNeill Departments.

- 1. Report fire first do not attempt to put it out first.
- 2. Alert family and evacuate the house. Close doors as you leave.
- 3. Assemble at a designated area and count heads. Account for all the residents of the home.
- 4. If safe, use a garden hose, extinguishers, etc. to extinguish the fire or prevent spreading until the fire unit arrives.
- 5. Immediately notify the arriving fire unit if anyone is still in the house and in what area they may be.

POLICE

Police protection at HAWL is provided by the Pearl River County Sheriff's Department which is tied into the **Area 911** system.

AMBULANCE

Local emergency ambulance services are provided by a private ambulance service under contract to the City of Picayune and respond to the HAWL community through the **AREA 911** services. Yearly membership is available through current ambulance service.

<u>Note:</u> **911 calls are to be made for EMERGENCIES ONLY**. Non-emergency calls to the above services should be through individual phone numbers which can be found in a local phone book.

HIDE-A-WAY LAKE COMMUNITY FACT SHEET

LOCATION - Hide-A-Way Lake Community (HAWL) is located in Pearl River County, Mississippi, 50 miles north of New Orleans, Louisiana, west of I-59 and 1-1/2 miles north of Picayune, Mississippi, on Highway 11 North. All lots in HAWL are in Township 5.

<u>ACREAGE</u> - Hide-A-Way Lake Community contains 1,558 lots averaging approximately 1/3 acre each and surrounds a fresh water lake of approximately 200 acres. The terrain is hilly, piney woods and ranges from 70-130 feet above mean sea level. The total area of the development is approximately 1,600 acres.

DAM - The length of the dam is 1,170 feet with a crown width of 10 feet and the maximum height is 38 feet. The concrete spillway is 232 feet wide located at the north-east abutment of the dam. The lake level is also controlled by valves located in a junction box at the base of the dam for draw down purposes.

LODGE - This large facility contains a dining room, recreation area, and a meeting room for community and numerous club activities. The full service restaurant is open to members and their guests, for dining, club social activities, and private member functions. Arrangements can be made, through the Restaurant Manager, for special occasions such as private parties, wedding receptions, etc. Information is available through the website at www.hawlms.com about renting the facilities as well as other important information. On the website, there is a "Happenings in HAWL Email" tab with directions as to how to receive weekly email newsletters on social events, the restaurant's weekly menu as well as emergency and important updates in the community. Once registered, the subscription must be confirmed through an email link. To communicate with the HAWL office (located at the lower level of the Lodge) or restaurant, please call the Lodge (601) 798-1484 or email at office@hawlms.net. Non-property owners may only charge to the HAWL account with a HAWL credit card. The HAWL credit card is available for purchase in the office by the property owner and may be used by the property owner or any registered resident listed on the lot to charge in the restaurant, Lodge office, and pool. Should the home be rented, the HAWL credit card cannot be used by any renter listed on the approved rental application. Seasonal schedules for the pool appear in the Hide-A-Way Echoes (our monthly newsletter). To contact the main Guard House, call (601) 798-1247.

LODGE PICNIC AREA - There are picnic tables under the back deck which may be used year round on a "first come, first serve" basis.

PAVILION PICNIC AREAS – Pavilion picnic areas are located at the east and west playgrounds and at the east and west marinas. The pavilions may be used year round on a "first come, first serve" basis.

TENNIS/PICKLEBALL COURTS - Two tennis courts are located next to the Lodge with the ability to become four pickleball courts. Pickleball nets are on the side of the court. Nets need to be rolled into place and put back when finished. Keys are available for check out at the Lodge and Guard Gate.

SWIMMING POOL AND BEACH – See the HAWL website for seasonal pool schedules. If weather is a concern, check with the HAWL office or main guard house for information regarding closures. In addition, there is a sand beach on the lake at the Lodge club house that is open year round; however, swimming and playing here is done "at your own risk" since there is no lifeguard overseeing this area. Beach rules are posted on the beach.

WALKING TRACK – The walking path is located on top of the dam. Each lap (from the beginning of the trail to the end of the trail) is 1,185 feet. Six laps would equal 1.35 miles.

<u>OUTDOOR FITNESS WELLNESS AREAS</u> – Hide-A-Way Lake has three outdoor fitness wellness systems areas. The first is located at the dam before the walking path, the second is located at the east playground, and the third is located at the west playground. Each fitness area is a mixture of LifeTrail Exercise Stations and Energi Exercise Stations.

PLAYGROUNDS - Two (2) playgrounds are maintained, one each on the west and east sides of the lake.

<u>STABLES</u> - Located in the northeast corner of the subdivision. The HAWL office must be contacted for further information. Boarding responsibilities lie with horse owners. Horses must have Certificate of Coggins Negative before entry.

<u>MARINAS</u> - Two marinas with boat launching, docking piers and slips are available: one at the south end by the Lodge (East Marina), the other on the west side by picnic area (West Marina). The restrooms at the west marina are locked by 10:00 p.m. and are opened at 5:00 a.m. There is a boat registration policy and fee, see "**General Boat Rules**".

<u>**GOLF-</u>** While the 18 holes golf course which adjoins the subdivision is not a part of Hide-A-Way Lake Community, golfing is available at adjacent Millbrook Golf and Country Club provided you make arrangements to become a member or to pay the greens fees. As a convenience, a golf gate located in the 100 block of East Lakeshore Drive between Hide-A-Way Lake Community and the Millbrook Golf and Country Club. To utilize this gate, an automatic opener/closer remote is available for purchase in the HAWL Office. Only property owners who are in good standing with HAWL and who are also members of Millbrook may purchase a remote. Call the HAWL Office for details.</u>

<u>FISHING</u> - Fishing is excellent for bass, catfish, crappie and other pan fish. Fishing licenses are not required for members of HAWL.

WATER-SKIING - Skiing is permitted on the open lake from sunrise until 30 minutes past sunset. Skiing is not permitted when the light on top of the Lodge is flashing. A 40 mile per hour speed limit must be observed on the open lake in a counter-clockwise direction. No skiing is allowed within 100 feet of docks or shore.

ROADS - Roads within Hide-A-Way Lake Community are private and not open to the public. Admittance to the subdivision is through the Main Guard Gate, manned 24 hours a day, 7 days a week, or through the Southgate which is accessible only during specific times. Only those individuals with an automatic tag/decal may enter through this gate. In emergency situations, the use of the Southgate is authorized. (Please see website or call the office for this information.) A speed limit of 25 mile per hour is posted and radar-enforced. Maintenance of the roads is paid from Hide-A-Way Club, Inc. fees.

WATER SYSTEM - A central water supply is obtained from three wells and a water tower that exist to serve all lots. Hide-A-Way Lake Club, Inc. is the owner of the water system. Water is treated and analyzed in compliance with State Health Department regulations like any other municipal supply. The State Public Utilities Commission monitors system operation. Results of monthly monitoring are available at the office. Water is metered at a monthly minimum cost based upon usage. A hookup charge is made for new services. Contact the HAWL Office or see the Hide-A-Way Water System Customer Service Policies and Ordinances for more information.

SEWAGE DISPOSAL - Centralized sewer is owned and operated by the Pearl River County Utility Authority, phone number (601) 799-5259. Sewer hook up will be mandatory for all new construction. For homes with existing septic tanks/treatment plants, tying into the central sewer system is not mandated provided the existing system is found to be operating adequately during regular inspections. Cost to tie into the system and all required equipment and construction will be at the homeowners cost.

<u>UTILITIES</u> - Electricity is supplied by Coast Electric and Mississippi Power Companies and is available to all lots as is telephone service. Cable TV service is available to most but not all lots.

<u>GARBAGE AND TRASH COLLECTION</u> - Garbage is contracted out and is picked up each Wednesday. A monthly charge is added to HAWL monthly statements for the garbage service. All garbage must be placed in the cart. A 96-gallon cart on wheels is provided for your garbage use. In addition to the cart, you may use up to three additional garbage cans no larger than 96 gallons each.

All items for disposal must be placed in the cans. No green waste bundles, bags, boxes, etc. will be picked up if not in a can. Garbage cart/can should not be out by the curb until Tuesday evening and should be put back by the house no later than Wednesday evening. Garbage carts left out for an extended time detract from HAWL's natural beauty and have a negative impact on property values. Removing garbage carts from near the curb promotes a safer roadway environment for drivers and pedestrians alike. Should you be out of town, please arrange with a neighbor or contact the HAWL Office to have the cart brought in from the curb. Should collection day fall on New Year's Day, Thanksgiving, or Christmas day, collection will take place the following day. Aluminum cans bagged in tied plastic bags are collected by the Pearl River County SPCA on the trailer parked at the firehouse.

<u>FIRE PROTECTION</u> - A fire truck is located at the HAWL firehouse near the main entrance. HAWL is located in Carriere Fire District 11 with a rating of seventh class. An annual donation to the Carriere Volunteer Fire Department is encouraged.

MAIL SERVICE - Property owners must contact the Post Office for the regulations regarding the placement of mailboxes. Mail is delivered to each house through the Post Office.

<u>PROPERTY RENTAL</u> - Property Owner, **complying with #22 of the HAWL Covenants**, must have *Rental Application* approved through the office. Please also see **POLICY FOR RENTERS**.

INITIATION FEE – Effective July 1, 2008, Hide-A-Way Lake Club, Inc. began administering a nonrefundable initiation fee for all new club membership registrations to any person acquiring a lot in the Hide-A-Way Lake community with or without a structure on it. This initiation fee must be paid in full at the time of registration and is subject to full monthly fees in accordance with Hide-A-Way Lake's policy, rules, covenants and regulations. The only exception for administering the initiation fee will be current property owners who are registering a newly purchased lot. Contact the Hide-A-Way Lake Office for the fee amount.

HAWL MONTHLY FEES - WHERE APPLICABLE -

For full breakdown of fees, see the separate Hide-A-Way Lake Fees schedule on HAWL's website.

OPERATIONAL FEE (covers the day-to-day operations of HAWL) CAPITAL RESERVE (special fund set aside for capital projects) GARBAGE FEE WATER FEE 1ST MAIN METER WATER FEE 2ND METER YARD OPTION

all lots all lots all lots with houses if applicable if applicable

PEARL RIVER COUNTY UTILITY AUTHORITY (PRCUA) SEWAGE RATE -

For full breakdown of fees, see the separate Hide-A-Way Lake Fees schedule on HAWL's website. SEWER FEE if applicable

FEES STRUCTURE CURRENTLY IN PLACE - The billing cycle is from the 26th of the previous month to the 25th of the current month with the payment due in the office by the 25th of the following month. A finance and a late fee are charged to accounts for bills not paid on time.

HAWL customers have the option of paying their bills electronically from their checking or savings account by enrolling in "automatic" or "manual" payments.

By selecting the "Automatic Payments" option the customer authorized HAWL to make monthly charges to their checking or savings account on one of the four dates they choose (1st, 9th, 17th, or 25th of each month). They are charged the total amount due in their HAWL account as of their last statement. By selecting this option, HAWL also assigns a password to the customer. Using this password, the customer can simply sign in to HAWL's website to see the status of the account. Additionally, they have the option to submit additional payments to the account before receiving their HAWL bill.

By selecting the "Manual Payments" option, HAWL assigns a password to the customer. Using this password, the customer can simply sign in to HAWL's website to see the status of their account and to submit a payment for their account.

COMBINED/UNITIZED LOTS POLICY - Property owners may combine/unitize lots for the purpose of eliminating the monthly operational fees for the proposed lot(s). Proposed lots must be fully adjacent with one of the lots. Contact the HAWL Office for the cost of the onetime up-front nonrefundable fee per additional lot added to the primary lot. Should the property owner decide to dissolve the unitization of the lots, the lots will revert to assessing the full operational fee on all lots. The unitized status is transferable to a new owner if the properties sell as a unit; unitization will be cancelled if the lots are sold separately. Each approved lot unitization will be noted in the Manager's Report and documented in the minutes of the Board of Directors' meeting.

BOARD OF DIRECTORS/MONTHLY MEETING - A governing body of seven members make up the HAWL Board of Directors. Please see the corporate structure of Hide-A-Way Lake Community. See HAWL's website for the current Board of Directors members.

The Board meets the second Wednesday of each month and is open to all property owners and residents. There is a Concern Time, which starts after the board meeting is adjourned, for any property owner who wishes to address the Board. However, it is recommended that in order to expedite a needed action, concern, or answered question, the General Manager should be contacted prior to the monthly board meeting.

<u>COMMITTEES</u> - Committee meetings are conducted on a monthly basis on the date and time designated by the Board Member representative or as agreed upon by the committee members. The Committees and a brief description of each follow.

Architectural Committee

Appointed by the Board of Directors, responsible for reviewing all Building Permit applications to insure compliance with the Hide-A-Way Lake Building Code & for making recommendations accordingly. Conduct on-site inspections as necessary to gather information to be used in processing Permit Applications. Perform such other architectural related duties as may be assigned by the Board of Directors. Three members' signatures are required for permit approval.

Finance Committee

Responsible for reviewing, analyzing & critiquing the Annual Operating Budget as well as other revenue generating activities such as the restaurant, horse stables, RV storage area etc., and making comments, suggestions, and/or recommendations, through the Board member representative, as ways in which the Board and management may make improvements in our accounting procedures. Perform such other finance related duties as may be assigned by the Board of Directors.

Social Committee

The committee has the responsibility as directed by the HAWL Board to organize and implement social activities and events for the residents of HAWL.

These activities and events fall into two categories:

1. <u>Committee Sponsored Events:</u> These events will be identified, planned and implemented by the committee members. Committee sponsored events might include but are not limited to flea markets, dances, Toys for Tots and fashion shows. These activities will be agreed upon prior to the year of the activity and published in the Echoes.

2. <u>Committee Facilitated Events:</u> At these events, the committee will assist HAWL residents in creating, meeting and implementing their own social events. These events may include but are not limited to: meet and greet nights, initiating new activities, and new-comer packets. The committee will also generate a contact list for all social and recreational groups currently meeting.

Security, Safety & Fire Committee

Responsible for conducting periodic review of the Hide-A-Way lake Security Procedures and make recommendations for improvement, for implementing new procedures or to change existing procedures. Review Administrative Fee Procedure to insure that it is maintained up to date and is in compliance with existing laws and procedures. Perform such other security related duties as may be assigned by the Board of Directors. All members require Board approval.

Lake Quality Committee

Responsible for collecting lake water samples at various locations for in house testing to assure lake water quality is within recommended regulatory limits. Monitors the growth and extent of noxious aquatic vegetation, performs weeds treatment in conjunction with maintenance staff. Provide assistance to the General Manager on waste water issues including monitoring of sewer, septic tank, and other waste water systems. Responsible for conducting periodic analysis of heavy metals and PCB's in HAWL's fish. Such other duties pertaining to lake water systems or other water related issues which may be assigned by the Board of Directors.

Long Range Planning

Comprised of the Members of the Board of Directors and is responsible for formulating & implementing the capital budget & approving capital expenditures associated there with.

Incident Review Board

As a sub-committee of the Security, Safety, and Fire Committee, responsible for conducting hearings for those property owners who are appealing sanctions levied against them for violating the Rules and Regulations of Hide-A-Way Lake. The committee meets every month except December if there are Appeals. A quorum (4) is required.

The committee consists of 7 members who been nominated by the Security Committee and submitted to the Board of Directors for appointment. Alternates from the Security, Safety and Fire Committee may be used to form a quorum. A committee member must have been a property owner of HAWL for a minimum of 1 year.

The chair person is appointed by the Board Representative or elected by the majority of committee members. The chair person does not vote except to break a tie. The Board Representative may not chair or ask questions or vote on an appeal.

Election & Nominating Committee

Appointed by the President, Property Owner's Association to perform those duties as outlined in the By-Laws of the Property Owners Association.

Public Affairs Committee

The Public Affairs Committee is responsible for assisting the HAWL Board of Directors and the General Manager in maintaining an active program in monitoring governmental actions such as potential annexation or incorporation or any other actions that could have an impact on the community of HAWL. The committee will also provide advisory recommendations, when appropriate, as to implementing plans and programs that will benefit HAWL in a positive way pertaining to governmental issues. Also part of this committee's responsibilities is to garner good public relations with local governing bodies and provide opportunities for public officials to interface with HAWL Board of Directors and the residents. All members require Board approval.

SOCIAL CLUBS - Social Clubs are the perfect way to become involved in the community and to make new friends. If you have an idea for a club, and it is not listed, please contact the Board Member over the Social Committee or the General Manager to discuss forming future clubs/activities for the community to participate in. Social Club information is listed on the HAWL website under the "Social Clubs" tab on the left side of the screen.

POLICY FOR MEMBERS

- 1. The property owner is 100% responsible for being knowledgeable and enforcing the policies and rules of Hide-A-Way Lake on all of the common grounds. HAWL proudly boasts a family environment on all common grounds (i.e. beach, pool, parks, roads, etc.) and as such, will not tolerate inappropriate behavior or actions such as cursing, crude actions, violence, and so forth.
- 2. Use of the streets in Hide-A-Way Lake requires that operators of motor vehicles have a valid driver's license per Mississippi code 63-1-5 which states that no person shall drive or operate a motor vehicle without an operator's license. All drivers who use the inside lane must present their driver's license upon every entry, regardless if the vehicle has a HAWL decal and automatic tag. It is imperative that the driver's license be presented to the Gate Security Officer and verified. Facial recognition is not acceptable. Our security personnel are responsible for enforcing the rules set forth by the Board of Directors for the safety and well-being of all our property owners and their guests.
- 3. Those living in Hide-A-Way Lake will be classified as either a "Property Owner" (individuals listed on the property's warranty deed), or as a "Resident/Other Occupant" (which is defined as an individual who is not listed on the property deed but listed on the Property Owner Information Report as residing in the home). To be classified as a "Resident/Other Occupant," the following stipulation must be met: The listed individual's primary residence must be the Hide-A-Way Lake address which corresponds to the lot number in which the person is listed as a "Resident/Other Occupant." This means that the individual must actually live in the Hide-A-Way Lake home.
- 4. Property owners should keep their Membership information up-to date. This includes their registered residents, five telephone numbers, two emails, vehicles, boats, and golf carts. Applicable information will feed directly into the Alert System and Gate Sentry. Additionally, an emergency contact may be put on file.
- 5. Guests Property owners are completely responsible for the actions of their residents and guests during the duration of their time in the community. Property owners need to understand that if they call in one guest and that guest brings in additional people with them, the property owner is also responsible for their actions as well while they are in the community. Additionally, property owners/residents should remain with their guests during the duration of their visit if on any common grounds. Guests who are not with the property owner/resident while entering the community must be preregistered prior to their arrival in order to gain entry into HAWL. The inside lane must be used and the guest that is driving must present their driver's license upon arrival. The registration requires the correct spelling of the visitor's first and last names for quick entry. See the section on "Guest Entry on the four options for registering guests.
- 6. Hours of the Lodge operation are posted on HAWL's website and in the HAWL Echoes.
- 7. No pets are allowed in the Lodge, grounds, pool, tennis court, beach, boat launch or parking lot.
- 8. Bathing attire is not allowed in the Lodge at any time without shirt or cover up. No wet dripping bathing suits. No bathing suits or bare feet in dining room at any time.
- 9. Members are responsible for the conduct of their residents and guests at all times.
- 10. The covered drive-thru at the front of the club house is for loading and unloading only. NO PARKING under same is permitted with the exception of **handicap parking**. Handicap parking is also available for accessing the lower level of the Lodge (turn from the parking lot area behind the tennis court and continue towards the Lodge).
- 11. Posted rules affecting various activities are to be adhered to by all members and guests. Members violating rules may be excluded from use of the facilities upon written notice and fined.
- 12. For safety's sake, a maximum speed of 25 miles per hour must be adhered to by all members, guests, contractors and employees on the premises of Hide-A-Way Lake Community. Use extreme caution when passing on HAWL's roads. Watch for walkers, joggers and bike-riders.
- 13. Members who fail to keep payments current on any one or more of their account(s) will be refused the privilege of making further charges or use of amenities. Amenities are to include, but not limited to, the use any of HAWL facilities including the pool, tennis court, RV park area, horse stables, Lodge, restaurant, boat slips, Echoes advertising, and the open concern time at the Board of Directors Meeting.

All transactions conducted are with the property owner and their authorized residents only. Authorization must be in writing and accompanied by a copy of the property owner's photo identification.

- 14. Dumping of logs, limbs or trash, or otherwise obstructing road drainage ditches is prohibited.
- 15. Prior to cutting trees 5" or larger in diameter (5' in height) on any property, a tree cutting permit must be obtained online at www.hawlms.com or from the Lodge office.
- 16. Prior to burning on any property, a burn permit must be obtained. All criteria on the burn permit application must be followed. Note, if smoke lingers and causes a nuisance, burning must be ceased per Covenant 51: Noxious or Offensive Activities. The burn permit application is available online or in the Lodge office.
- 17. Vehicles, boats or other objects must be parked off the road so as not to create a hazard. Be considerate of your neighbors and the community. Lawn care, contractors, and service providers must park in driveways and/or off of the roadways. If temporary parking in the roadway is necessary, bright orange cones must be placed no less than 20' from the location in front and rear of the vehicle. <u>NEVER</u> park in curves or within 100' of an intersection.
- 18. Do not use vacant properties for disposing of trash, limbs, grass clippings, etc., without permission of the property owner.
- 19. Do not park vehicles, boats, boat-trailers, etc., on vacant properties without permission of the property owner.
- 20. Use of fireworks is permissible only on December 31st, January 1st, July 4th, and July 5th. Due to the potential for starting fires, the shooting of those fireworks commonly referred to as bottle or sky rockets or similar projectiles that are mounted on a base that resembles a stick or rod is prohibited. Use of fireworks at any other time will require a permit from the Lodge.
- 21. Property owners may use their ID to charge. However, registered residents must have a HAWL credit card to be eligible to charge. Should the home be rented, the HAWL credit card cannot be used by any renter listed on the approved rental application. The property owner must obtain an application online at www.hawlms.com or from the Lodge office to purchase a HAWL credit card. These cards can be purchased for a nominal cost and there is a limit of one per lot.
- 22. No firearms or weapons are permitted on Hide-A-Way Lake common property. This includes, but is not limited to, the lodge, pool, beach, tennis courts, picnic areas, marinas, stables, and playgrounds.
- 23. The use of firearms, including but not limited to pellet guns, or any other commercially available weapon such as bow and arrow, within the Hide-A-Way Lake Club, Inc., boundaries is prohibited.
- 24. To reduce the possibility of injury, the possession of glass containers on Hide-A-Way Lake common properties is prohibited. This includes, for example, the areas around the lodge, pool, beach, tennis courts, picnic areas, and playgrounds. This does not pertain to private property including boats.
- 25. Violation of the above rules, regulations, and covenants enclosed in this document will result in fines, administrative fees, restitution as appropriate, or any combination of these.

HAWL ALERT SYSTEM (IRIS)

Hide-A-Way Lake has an alert system for the community called IRIS (Immediate Response Information System). This system will send a voice message, text, and email simultaneously to homeowners in HAWL in the event to communicate an urgent/emergency message.

Of the five telephone numbers registered with the HAWL Office and Front Main Gate, a maximum of three telephone numbers may be enrolled for IRIS. The alert will come from one of the following phone numbers: 281-207-4891, 281-207-4892, 281-207-4893, and 888-210-0091. Please program these numbers into your phone to quickly receive these alerts.

Additionally, HAWL homeowners may elect to register two email addresses to receive urgent/emergency alerts. Email alerts will be sent from HAWL@alerts.com or alerts@irisalert.com.

Homeowners may update their information on file by completing the "Update Form for Membership and Alert System" and submitting the completed form to the HAWL Office.

POLICY FOR RENTERS

Per covenant 22*, home rental is allowed only if the Property Owner owns one home in the community and is declared as intended residence. The rental must be for a minimum of six months lease. Short term rentals will not be allowed. *Commercial rental will not be allowed. Commercial rental is defined as use of a resident's property to earn money and profit from that use.*

The following home rental is prohibited:

- Rental application will <u>not</u> be approved if renter has any issues/violations/variances on HAWL's records.
- No company owned homes can be rental property.
- If owner owns more than one home, neither home can be rented.
- No short term rentals allowed (day, week or month) lease must be for more than six months.

All rentals must be approved through the HAWL office with a completed rental application approved by the General Manager. The Rental Application must be submitted to the HAWL General Manager at least fifteen (15) days before the rental is scheduled to begin and HAWL will notify the property owner/lot owner and renter/tenant at least ten (10) days in advance of the date the rental is scheduled to begin. The rental administrative fee must be submitted with the application. The rental application will not be approved if this administrative fee is not paid in full at the time of the application. If the application is not approved, the renter/tenant will not be allowed entry into the community.

The same policies for renters apply as for Property Owners (Members) with the following exceptions:

- All transactions with HAWL are conducted only with the Property Owner.
- The Property Owner must indicate on the rental application if the renter may purchase a car tag/decal. The renter would then have the option of purchasing a car tag/decal or having to use the visitor's lane and showing their driver licenses to gain entrance into the community.
- If application is approved, renters may use the beach, playgrounds and the restaurant (cash, check, or debit/credit card only). No other amenities are available to the renter. Renters cannot put their personal boat on the lake or be affiliated (registration/insurance) with any property owner's boat on the lake. Additionally, renters cannot use the pool or tennis courts, cannot use a HAWL credit card, and cannot rent a boat slip, horse stall, and/or RV spot. Furthermore, once a property owner rents their home, the property owner relinquishes their right to use the swimming pool amenity.

ENTRANCE POLICY

The following sign is posted prior to the main gate to assist in the proper lane usage.

Visitors "Driver's License Presented & Recorded To Guard"	Automatic Tag Only
Inside Lane	Outside Lane

Please note that ALL vehicles in either lane must come to a complete standstill at stop sign located in the center of entry lanes when approaching the main gate. This is for your safety. The gate will only allow **one gate arm** to open at a time. The automatic tag holder must stop for reader to activate.

I. MAIN GATE

OUTSIDE AUTOMATED GATE LANE (USE WITH AUTOMATIC TAG WITH DECAL)

The decal and automatic tag are a numbered set and both the tag and decal must be displayed on the vehicle to which they are registered. The decal set is the property of HAWL Club, Inc. and is nontransferable for any reason. Hide-A-Way Lake Office is authorized to verify any information submitted and if any false statement is made or if the tag is placed on any vehicle other than the registered vehicle, the Property Owner will lose the automatic gate privilege to enter the community and will pay an administrative fine.

PROPERTY OWNER - Hide-A-Way Lake automatic tags with decal are the property of Hide-A-Way Lake Club, Inc. and are available for all property owners* and their registered residents**. There is a nominal cost for the tag/decal which can be obtained from the HAWL office. When applying for an automatic tag, the insurance must be in the Property Owner or registered resident's name. For complete information, see the Car Decal Form. Proper placement is the responsibility of the property owner. Any misplacement will result in having to purchase a new decal at full price.

Automatic tags for a company vehicle may be purchased by the property owner as long as permission is obtained from the company on their company letterhead stating that the vehicle may be driven by the requesting individual. Car insurance must be provided in the name of the company, property owner, or resident.

Property owners will be reminded of the need to update their pertinent information (i.e. phone numbers, residents, registered vehicles and boats, etc.). Whenever a decal is replaced, the vehicle is sold, or the driver of the vehicle no longer resides in Hide-A-Way Lake, both the HAWL Decal and the Automatic Decal must be removed from the vehicle and turned into the HAWL Office. It is the responsibility of the property owner to ensure all registered vehicles' insurance is maintained. Automatic tags with decals may be deactivated should the office learn the insurance has lapsed as well as for other outstanding issues. Should that occur, those violators would have to use the inside visitor lane until the issue has been resolved.

<u>OTHER RESIDENTS/DEPENDENTS</u> - When purchasing automatic tags with decals for other registered residents, the insurance must be in the Property Owner or registered resident's name. For complete information, see the Car Decal Form.

<u>RENTERS</u> - Property owners may approve the renter to purchase automatic tags with decal providing an approved rental agreement is on file in the office and it gives authorization for the renter to do so. The renter may complete and sign the form and present vehicle insurance as well as their driver's license.

*Definition of property owner: The name(s) listed on the property's warranty deed.

Definition of resident/other occupant (dependent): An individual who is not listed on the property deed but listed on the Property Owner Information Report as residing in the home. An approved renter **is not considered a HAWL member or a resident. To be classified as a "Resident/Other Occupant," the following stipulation must be met: **The listed individual's primary residence must** be the Hide-A-Way Lake address which corresponds to the lot number in which the person is listed as a "Resident/Other Occupant." This means that the individual must actually live in the Hide-A-Way Lake home.

For your safety, fines **will be enforced** for the following infractions:

Gate Running Breaking Gate Arm Driving without a Driver's License

INSIDE VISITOR GATE LANE ONLY (MUST PRESENT DRIVER'S LICENSE)

<u>MEMBERS</u> - The purchase of the automatic tag with decal is not mandatory. However, anyone not purchasing the tag/decal must use the inside visitors lane and present their driver's license for entry. To expedite entry, please inform the guard that you are a resident rather than a visitor.

<u>GUEST ENTRY</u>: Guests who are not with the property owner/resident while entering the community must be preregistered prior to their arrival to gain entry to HAWL. The inside lane must be used and the guest that is driving must present their driver's license upon arrival. The registration requires the correct spelling of the visitor's first and last names for quick entry. Property owners are reminded that they are completely responsible for the actions of their guests and any additional individuals who accompany their guests during the duration of their time in the community.

Visitor Management System – This is the preferred method for registering guests. By linking residents directly to the Main Gate, Gate Sentry provides your updates to the gate staff in real-time electronically, ensuring that they have the most up-to-date and accurate information available. Best of all, when someone arrives, you will receive arrival notifications in your email inbox and/or the Gate Sentry mobile app on your phone.

To access the Gate Sentry Visitor Management System:

1. Get the Gate Sentry Free App and/or Access the Web Portal

Search for "Gate Sentry" on Google Play on your Android smart phone. Search for "Gate Sentry" on the Apple App Store. For internet/desktop access, visit Gate Sentry Resident Web Portal online at https://portal.gatesentry.com

2. Create Your Account

On the login screen, select "Create New Account" and enter your email address, password, and the issued code from the letter you received. **PLEASE NOTE: this access code is not a temporary password.** The access code is used by the HAWL Office upon new Property Owner registration. Contact the HAWL Office is you need the access code reissued.

3. Update Your Information

Add or remove guests, track visitor history, and receive visitor notifications. Download the Gate Sentry app to get notifications on your smart phone/tablet. For more information, download the Quick Start Guide at: portal.gatesentry.com/quick_start_guide.pdf

Guest Registration Forms – Should be utilized only if unable to use the Gate Sentry app or online portal. These forms allow the property owner to register guests for an extended period of time to prevent having to call in frequent visitors. The forms can be obtained online from the HAWL website, the HAWL office, and the guard gate. Once completed, the forms may be submitted to the HAWL office or guard gate.

Call In - Should be utilized only if unable to use the Gate Sentry app or online portal. Property owners and registered residents 21 years of age and older may grant visitor entry approval by calling the main gate from a phone number registered in the HAWL Membership database (limit of five numbers allowed). With the installation of caller ID, unless requested, the guard will not telephone the property owner to announce the guest's arrival or verify the entry authorization. When calling in, if the call is placed from a number not pre-registered in the HAWL Membership database or from a "blocked" number, the registered property owner (or resident 21 years and older) will <u>not</u> be able to "call in" a guest. In order to prevent a delay at the gate, only a maximum of two guests may be registered. Calls may only be taken 48 hours in advance. Guest registration forms must be used when registering three or more guests.

REMEMBER: THE PROPERTY OWNER IS RESPONSIBLE FOR THE ACTIONS OF THEIR GUEST(S) AT ALL TIMES WHILE IN THE COMMUNITY.

NOTE: The only exception to showing driver's license is Emergency Personnel during an ongoing emergency (lights/sirens), school buses during regular hours of school operation, and Pearl River County Sheriff's personnel in a marked vehicle.

SERVICE PROVIDERS:

<u>DELIVERIES</u> - Members may phone gate and notify that a specific delivery will be made to them. The only exception to NOT being in the guard gate's data base is deliveries made by the United States Post Office, FedEx, and UPS. These individuals do not need to be called in.

<u>CONCRETE DELIVERY</u> - Foundation forms must be checked by management a minimum of one business day (24 hours) before concrete trucks are allowed to enter. Approval is logged in at the gate only by the General Manager or Maintenance Supervisor.

CONTRACTOR ENTRY - The names of contractors working in the community can be placed into the service providers database system or can be "called or logged in" by the property owner. Entry into the database is done when the contractor registers in the office by completing an application form, providing appropriate documentation including driver's license, vehicle insurance, company liability insurance (if required), and pays a nominal fee. This is mandatory for all new house construction and is effective for the same period of six months as the Building Permit. Without prior authorization, the times the contractor may work is limited to Monday through Friday from 6:00 a.m. to 6:00 p.m. excluding holidays.

LAWN CARE SERVICE ENTRY - The name of lawn care service providers working in the community can be placed into the service provider database system or can be "called or logged in" by the property owner. Entry into the database is done when the lawn care service provider registers in the office by completing an application form, providing appropriate documentation including driver's license, vehicle insurance and pays a nominal fee. The lawn care provider's name will be in the database for six months. These individuals may work from 6:00 a.m. until sunset, Monday through Saturday, holidays excluded. No lawn service activity will be allowed after sunset or during nighttime hours.

<u>UTILITY COMPANIES</u> - AT&T, Coast Electric, Mississippi Power, and Charter do not need to be called in on Monday – Friday, 6 am – 6 pm or if there is a wide spread power outage outside of these hours and the utility work order is verified. Service calls outside of these hours must be called in by the Property Owner for work at their specific home. **However, driver's license must always be scanned.**

REALTORS/PROSPECTIVE BUYERS/SIGHTSEERS - Prospective buyers will be denied entrance unless accompanied by a Realtor who is either a resident, registered in our database, or has been signed in by a property owner as any other guest. Realtors may register in the office to have their names added to the database by completing an application form, providing driver's license and providing their realtor's license and paying a nominal fee. It is valid for the length of their realtor's license. No one will be admitted by newspaper advertisement alone. Realtors do not have restrictions as to when they may show property. **Open Houses** are conducted only as authorized by the General Manager and must follow all guidelines as established by HAWL.

TEENAGERS - No one under 18 who does not reside in Hide-A-Way Lake Community will be allowed in after 11:00 pm Sunday through Thursday -- or 12:00 am on Friday or Saturday unless prior arrangements have been made by an adult property owner (21 years old or older). (Please see the "**Curfew Policy**"). If no prior arrangements have been made by an adult property owner, guard will call the resident adult property owner in question for confirmation.

If the resident adult property owner agrees to take responsibility and gives permission for the teenager or teenagers to enter, all occupants of the car must have driver's licenses (if applicable) scanned to gain entrance.

<u>HAWL CLUB MEETINGS (non-residents' entry)</u> - Newcomers Club, Red Hat Club, etc. must provide alphabetized list of membership updated annually with schedule of meeting dates. Licenses must be scanned.

SECURITY PHONE - The telephone at the guard gate is for GUARD SERVICE ONLY.

II. SOUTHGATE

The Southgate is located at Southgate Drive and Cooper Road and is open Monday - Friday, excluding holidays, 5:30 am - 9:30 am and 2:30 pm - 8:30 pm. Exit is allowed during those times for anyone leaving the community; however, only those individuals who have the automatic tag with decal may enter at this gate. The speed limit on Cooper Road is posted 20 miles per hour for approximately one quarter (1/4) mile. The posted speed limit from that point south is as set by the City of Picayune.

RULES, LAKE VIOLATIONS & ADMINISTRATIVE FEES

(Revised: May 7, 2020)

The following list is the administrative fees which may be levied against property owners for violations of the rules of Hide-A-Way Lake by themselves, their residents, guests, tenants (renters), and their contractors.

All traffic fines that occur within a common grounds area (such as the playgrounds, the marinas, the Lodge, etc.) will be doubled.

OFFENDERS WITH MULTIPLE OFFENSES ON SIMILAR VIOLATIONS OCCURRING WITHIN A 2 YEAR PERIOD WILL HAVE FEES LEVIED BASED AS FOLLOWS:

*2 Times Fee For 2nd violation, 3 Times Fee For 3rd violation, 4 Times Fee For 4th violation, etc.

SE	CTION ONE (Gate Violations):	
1.	Gate running	\$ 100.00
	Blocking gate	\$ 50.00
	Breaking guard gate arm	\$ 100.00
	Fraudulent use of vehicle decal	\$ 100.00
		•
SE	CTION TWO (Traffic Violations)+++:	
1.	Reckless driving	\$ 100.00
	Illegal passing on yellow line	\$ 50.00
	5 1 5 5	
3.	Speeding	
	26 to 35 miles per hour	\$ 50.00
	36 to 40 miles per hour	\$ 100.00
	41 to 50 miles per hour	\$ 200.00
	51 plus miles per hour	\$ 250.00
4.	Running stop signs (each)	\$ 50.00
5.	Failure to yield to marked Security and/or Emergency vehicles	\$ 100.00
6.	Illegal parking, i.e.: on paved portion of streets, especially curves on	
	posted areas	\$ 50.00
7.	Operation of unauthorized vehicles: ATVs, go carts, or similar	
	vehicles or driving without an operator's license on HAWL Common	
	property in any area other than the area known as the airstrip	\$ 50.00
8.	Operation of a vehicle without a current license plate (tag)	\$ 100.00
9.	Violation of Golf Cart registration	\$ 50.00
10.	Violation of Passenger Safety in Golf Cart	\$ 50.00
11.	Violation of Golf Cart Rolling Roadblock	\$ 50.00
12.	Violation of Golf Cart Night Lights	\$ 50.00
SE	CTION THREE (Miscellaneous):	
	Malicious mischief (toilet paper throwing, etc.)	\$ 150.00
	Violation of playground rules	\$ 50.00
	Vandalism (intentional destruction or defacing of others property)	\$ 500.00

	a.) Portable toilet vandalism b.) Vandalism of HAWL property \$500.00, plus r	\$ 500.00 restitution
4.	Unauthorized construction	\$ 150.00
5.	Violation of curfew	\$ 50.00
6.	Violation of BURN BAN	\$ 100.00
7.	Burning without a permit or violation of permit instructions	\$ 100.00
8.	Burning trash on other owners property	\$ 250.00
9.	Violation of firework rules	\$ 50.00
10.	Possession of glass container on any outside common property	\$ 500.00
	Trespassing	\$ 200.00
12.	Violation of Covenants	\$ 100.00
13.	Theft	\$ 250.00
14.	Disturbing the peace	\$ 100.00
15.	Feeding of geese and ducks	\$ 50.00
	Discharge of weapons, including pellet and BB guns	\$ 250.00
17.	Littering and dumping of trash	\$ 200.00
18.	Refusal to show driver's license when requested by Security	\$ 100.00
19.	Verbal harassment; i.e., obscenities, threats, etc. leveled at Security	
	Personnel and/or HAWL employees**	\$ 250.00
20.	Simple Assault: unlawful threat or attempt to physically harm Security	
	Personnel and/or HAWL employees**	\$ 500.00
21.	Aggravated Assault: causing physical harm by violent attack to Security	
	Personnel and/or HAWL employees**	\$ 800.00
26.	Violation of Firearms or Weapons Rule	\$ 500.00
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	CTION FOUR (Boat Rules):	¢ 000 00
	Failure to register boat	\$ 200.00
	Expired boat decal	\$ 50.00
	Fraudulent use of boat decal	\$ 200.00
4.	Violations of boat safety rules	\$ 100.00

* Three lake violations in one boat decal season will result in the revoking of all boat decals for the property owner.

SECTION FIVE (Animal Nuisance Fines):

1. First Violation	\$ 50.00
2. Second Violation	\$ 100.00
Third Violation	\$ 200.00
4. Fourth Violation	\$ 400.00, plus appropriate action for the situation (i.e.
	muzzle the animal, use bark collar, install
	invisible/physical fence, remove animal from HAWL).

Fines for citations are based upon the type of offense such as rate of speed as well as the number of times the specific offense has occurred within a two year time period for the particular offender. Citations are not reported to insurance companies unless the offense is deemed significant enough such as property damage or bodily injury.

*For example:

1st violation for speeding under 10 mph over speed limit = \$50 2nd violation for speeding under 10 mph over speed limit = \$100

**Club privileges may be suspended, plus stated fine.

+++Anyone with 10 repetitive traffic fines in a two year period will be barred from driving in HAWL. If offender is caught driving after being barred, there will be \$1,000 fine charged to the account.

ANIMAL/PET REGULATIONS AND PICKUP PROCEDURES

PETS - DOGS AND CATS

See Covenant 47 for Animal Control Regulations.

- 1. To protect the health, property, and well-being of Hide-A-Way residents, no livestock or poultry of any kind shall be kept on any Lot except that traditional and customary household pets shall be allowed.
- 2. All pets must have proof of applicable vaccinations.
- 3. Homeowners must call the Main Gate at 601-798-1247 concerning lost or found pets.
- 4. Any animal that engages in any of the activities defined here shall be deemed a public nuisance:
 - a. Interrupts the quiet of the neighborhood or uninterrupted barking with complaint lodged.
 - b. Leaves owners' property to harass passersby or passing vehicle.
 - c. Attacks a human being or another animal.
 - d. Encroaches on any HAWL common grounds area without a leash.
 - e. Is repeatedly at large.
- 5. Animals must have a collar that shows vaccination or be chipped.
- 6. If the animal is picked up and has owner information, the animal will be returned to the owner with appropriate incident report or citation.
- 7. Any animal running at large will be taken into custody by Security. If the owner cannot be determined, the animal will be taken to the Pearl River SPCA at 1700 Palestine Road in Picayune, MS. The SPCA can be contacted at 601-798-8000. The SPCA is open Tuesday thru Saturday from 10:00 am until 4:00 pm. Upon leaving the animal at the SPCA, the Main Gate will be notified and an incident report written.
- 8. If the animal is picked up and the SPCA is closed, the animal will be caged at Maintenance and given food and water. When the SPCA opens, the animal will be transferred there. The Site Supervisor must be contacted and notified that an animal is being held.
- 9. All animal pickups must include an incident report or a citation.

Animal Nuisance Fines:

First Offense	Administrative Fine
Second Offense	Administrative Fine
Third Offense	Administrative Fine
Fourth Offense	Administrative Fine plus appropriate action for the situation (i.e. muzzle the animal, use bark collar, install invisible/physical fence, remove animal from HAWL).

WILD ANIMALS

1. Should a wild animal (i.e. raccoon, possum, etc.) be found, release the animal where it will not continue to be a nuisance.

*In addition to the standard information required on an incident report, be sure to include the following:

- The area in which the animal was picked up.
- The size and color of the animal.
- The time the animal was picked up.

TENNIS/PICKLEBALL COURTS

- 1. Two tennis courts are located next to the Lodge with the ability to become four pickleball courts. Pickleball nets are on the side of the court. Nets need to be rolled into place and put back when finished.
- 2. Soft-soled shoes (tennis shoes) are to be worn on the courts at all times.
- 3. Tennis and pickleball only on courts. Bikes, roller skates or skate boards are not allowed on courts.
- 4. Courts are locked to prevent damage to court surfaces. During office hours the key is at the HAWL office. When office is closed, the key is available at the guard house and must be signed out and promptly returned. If keys are not turned in, property owner's account will be charged an administrative fee.

- 5. Courts are used on a "first-come, first-serve" basis.
- 6. The club stresses that players exercise the courtesy of yielding to the next players in line for court use after the one-hour playing time has expired.

HAWL GENERAL BOAT RULES AND LAKE USE Revised 05/13/21

Three lake violations in one boat decal season will result in the revoking of all boat decals for the property owner.

DEFINITIONS

- 1. <u>Personal Water Craft (PWC)</u> Personal Water Craft are small, inboard powered boats that use water jets for propulsion. They are designed for use by one or two people, and in some cases, three people. They are small and highly maneuverable. PWC's are powerboats and must observe the same rules as larger motorboats. They must carry required equipment as do other inboard powered boats. No specialty prop-craft motorboats or jet ski motorboats or PWC shall be allowed on HAWL waters.
- 2. <u>Motor Boat</u> Any boat equipped with internal combustion propulsion machinery is a motor boat.
- <u>Sailboat</u> A boat powered by wind and sails. May or may not have an auxiliary engine. Sailboats are less maneuverable and must be given traffic priority over other watercraft; however, they are subject to the General Boat Rules.
- 4. "<u>No Wake" Area</u> Those areas marked, as in coves, as well as the areas within 100 feet from the shore of the main lake.
- 5. **Open Lake** Those areas of the main lake exclusive of the "no wake" areas is considered the open lake.
- 6. <u>Night Time</u> The period of time between 30 minutes after sundown to 30 minutes before sunrise.

BOATS - Personal water craft (jet skis) are not permitted. Boats without a current boat decal displayed are prohibited from utilizing the lake and other boating facilities. All motor powered boats must be registered annually. Manual powered boats (paddle boats, rafts, kayaks, canoes, boats with a trolling motors, etc.) require a one-time registration. Only boats belonging to the property owner can be registered - no exceptions. When applying for a decal, bring serial number, make, model, proof of length, and color of boat. Excluding manual powered vessels, either a copy of the boat title or state registration in the property owner's name only, proof of \$300,000.00 marine liability insurance in the property owner's name, and proof of boat length must be provided to the HAWL office. The insurance paperwork must indicate that it is a boat/marine policy and must list the specific boat serial number and the property owner's name. Boats covered under the property owner's home insurance must also indicate on the policy the serial number of the boat(s) being registered as well as the property owner's name. If the policy does not list this, then documentation must be received on the insurance company's letterhead prior to the boat decal being issued. Guest boats will not be allowed on the lake.

BOATING RULES

The use of any wake enhancing devices, including ballast tanks, wedges or hydrofoils or other mechanical devices, or uneven loading of persons or gear is prohibited. (No wake surfing is allowed.)

- 1. Observe all Mississippi Boating Laws with respect to safety.
- 2. Obey all traffic signs on the Lake.
- 3. Property owners are responsible for the actions of their residents and guests at all times.
- 4. If launching boat from community launching area by the Lodge, park vehicle and trailer behind tennis courts. Avoid using Lodge parking lot if possible. Do no park vehicle in boat launching area or pavilion area. Loading/unloading only permitted. If launching at Westside Marina, do not park so as to block traffic or access to the launching ramp.
- 5. Docking of boats in the boat launch area or at the launch pier in order to use adjacent facilities is prohibited.

- 6. Boats which are not registered with HAWL and guest boats will not be allowed on the lake at any time. Current decals must be attached in a location visible from each side of the vessel while the boat is on the water. Excluding manual powered vessels, all boats on the lake must have proof of \$300,000 minimum marine liability insurance in order to purchase a boat decal.
- 7. Speed Limit: 40 MPH on open lake during daylight hours and "No Wake" speed at night or during periods of limited visibility.
- 8. There is to be no skiing or PWC boats on the lake during nighttime, during periods of limited visibility, or when the light is flashing on the roof of the Lodge. All boats will then be limited to "No Wake" speed.
- 9. Do not operate any watercraft while under the influence of alcohol or drugs.
- 10. All boat traffic must travel in a **counter-clockwise** direction on the open lake.
- 11. Boats are not to exceed 24 feet in length. Original owners of larger boats registered prior to June 1, 1994, are exempt from this ruling.
- 12. All watercraft shall operate at idle speed in marked "No Wake" areas including marinas, bays, coves, and within 100 feet adjacent to the shoreline in the open lake.
- 13. Swimming in the vicinity of the marina launch areas shall be in the designated beach area only. For safety reasons, swimmers should not be farther than 50 feet from shore in the open lake. Swim at your own risk.
- 14. Boats anchored in open lake must be no further than 100 feet from shore and any swimmer from that boat must stay within 100 feet from shore. BOATS MAY NOT ANCHOR TO THE BUOYS.
- 15. When any motorboat, sailboat or PWC is under power, all persons riding therein shall remain within the watercraft; no person shall hang over the bow, stern or gunwales (side).
- 16. There shall be at least two persons in any boat which is towing a water skier, ski board, knee board, tube, or any other flotation device/vehicle; one to operate the boat and the other to face and observe the progress and safety of the person being towed. The boat operator of the towing vessel must be at least 15 years of age. The observer must be at least 10 years of age. It is mandatory that the person being towed wear a U.S. Coast Guard approved personal flotation device (PFD).
- 17. A tow boat must not enter into the "No Wake" area with a skier; however, the skier may swing in to the 100 foot area to drop skis. All water craft and skiers must stay 75 feet from any other watercraft or person. No boat shall follow closer than 150 feet behind a person being towed.
- 18. The basic requirements for all water craft defined in DEFINITIONS 1, 2, and 3, operating on HAWL waters are as follows:
 - i. A USCG approved personal flotation device (PFD) for each person on board.
 - ii. Every person 12 years of age or younger is required to wear a USCG approved PFD while underway in the open lake in any watercraft defined in DEFINITIONS 1, 2, and 3, or in any canoe or kayak.
 - iii. Red and green running lights mounted on the bow. Green to starboard (right side) and red to port (left side) and all around white light on the stern if operating at night.
 - iv. Fire extinguisher if inboard engine or enclosed fuel compartments.
- 19. All operators born after June 30, 1980, must have successfully completed a boater education course approved by the Mississippi Department of Wildlife, Fisheries, and Parks to legally operate a vessel. Anyone under the age of 12 years while operating a vessel must be accompanied by a person 21 years or older.
- 20. At no time shall any unauthorized person move or tamper with any marker or buoy on HAWL waters.
- 21. Follow all safety rules for your own protection as well as others. All accidents must be reported to the HAWL office as soon as possible.
- 22. Citations will be issued for violations of the General Boat Rules. Property owners are responsible for the actions of their residents and guests. Property owner's boat decal privileges <u>on all their boats</u> will be revoked for the remainder of the boating season should their lot incur three lake violations in one boat decal season.
- 23. Before launching a boat, empty bilge water and remove any vegetation from the boat/trailer.

- 24. Trot lines, jug fishing, and fish traps are not allowed.
- 25. Kill Switch Best Practice: Use your kill switch device. In the event that you lose control of your boat or accidentally fall overboard, it will save you or one of your boaters.

SAFETY ON THE LAKE – RULES FOR RECREATIONAL BOATERS

Property Owners - Safety on the lake is a priority. If you should see any boat causing unsafe conditions on the lake: DO NOT WAIT; call security immediately at 601-798-1247.

Please remember if you live on the main lake, you will experience some wake which is part of main lake living. It is imperative that your boat be tied down accordingly and all furniture must be secured.

THREE LAKE VIOLATIONS IN ONE BOAT DECAL SEASON WILL RESULT IN THE REVOKING OF ALL BOAT DECALS FOR THE PROPERTY OWNER. AN EXPIRED DECAL IS CONSIDERED A VIOLATION.

- 1. All boat traffic must travel in a COUNTER-CLOCKWISE DIRECTION on the open "Main Lake" and stay a minimum of 100' from shore and docks.
- 2. All watercraft shall operate at idle speed in marked "No Wake" areas including marinas, bays, coves, and within 100' adjacent to the shoreline in the open lake.
- Boats anchored in the open main lake must be between the buoys and the dam/spillway. BOATS MAY NOT ANCHOR TO THE BUOYS. The area behind the buoys is a "No Wake" zone. A wake is defined as the swell, moving waves, produced by a vessel passing through water.
- 4. Speed and wake control is the responsibility of the vessel operator to ensure the "Main Lake Wake" being produced will cause no discomfort, hazard, injury, or damage to any surrounding person, vessel, or property. The operator must immediately suspend vessel operation if causing unsafe conditions.
- 5. There shall be at least two persons in any boat which is towing a water skier, ski board, knee board, tube, or other flotation device/vehicle: one to operate the boat and the other to face and observe the progress and safety of the person being towed.
- 6. A tow boat must not enter into the "No Wake" area with a skier; however, the skier may swing into the 100 foot area to drop skis. All watercraft and skiers must stay 75' from any other watercraft or person.
- 7. Every person 12 years of age or younger is required to wear a USCG approved PFD while underway in the open lake in any watercraft.
- 8. Speed Limit: 40 mph on open lake during daylight hours and "No Wake" speed at night, during periods of low visibility, or when the light is flashing on the roof of the Lodge. At night idle speed and "No Wake" must be observed. Please be aware that it is mandatory for lights to be lit on the boat at night. The location of the lights are as follows: green to starboard bow (front right side) and red to port bow (front left side) and all around white light on the stern (back) is operating at night.
- 9. Do not operate any watercraft while under the influence of alcohol or drugs.
- 10. Use of any wake enhancing devices, including ballast tanks, wedges or hydrofoils or other mechanical devices, or uneven loading of persons or gear is prohibited. (No wake surfing is allowed.)

Property owners assume full responsibility and liability for any and all property damages or injury resulting from the operation of their vessel, regardless if the property owner is present. BOAT DECAL FEE SCHEDULE

All internal combustion powered boats and sailboats:

Annual Fee.....Call Office for Price

All human powered and electric powered boats (such as canoes, kayaks, paddle boats, etc.): One Time Fee...... Call Office for Price Note: Owners of human and electric powered boats identified above will, at the time of registration, be assigned a permanent number for that particular boat. It will be the responsibility of the boat owner to insure that the assigned number is properly displayed to be visible when the boat is underway. Currently registered boats purchased by another property owner must be re-registered, at no cost, as soon as feasible.

SWIMMING POOL RULES & RESPONSIBILITIES

LIFEGUARD ON DUTY IS IN COMPLETE CHARGE OF SEEING THAT ALL RULES ARE OBEYED BY ALL PERSONS.

- 1. Person requesting access must be a registered resident. Picture ID must be presented in order to obtain entry into the pool area. Member must be in good standing.
- 2. A maximum of 4 guests per lot is allowed. Large groups of 5-15 guests must be approved in advance by the Office. Property Owner must contact the Office during normal weekday business hours to request approval. No large groups will be approved for Memorial Day Weekend, Labor Day Weekend, and the July 4th period as designated by the General Manager. Members' guests must be charged to their lot before entering the pool. Cash is not accepted. Falsifying information will result in loss of pool privileges.
- 3. Children 12 years of age and under must be accompanied at all times by a person (16 years or older) responsible for the child/children. The responsible person must remain in the pool area with the children. The responsible person must be alert and accountable for the actions of their child/children at all times.
- 4. Swimmers with infectious diseases are not allowed in the pool. Infants in diapers must wear swim diapers in the pool at all times. Lifeguards have the discretion to prohibit anyone under the influence of drugs or alcohol. Anyone caught climbing the fence to enter the pool will be charged with trespassing.
- 5. Every hour there will be a ten-to-fifteen-minute break when children must leave the pool. Individuals 16 years of age and older may stay in the pool and SWIM AT THEIR OWN RISK.
- 6. Only children 48 inches or shorter in height are allowed in the Kiddie Pool and must be accompanied by an adult at all times.
- 7. No food, glass containers, smoking, large flotation devices, or pets allowed in the pool area. Beverages are allowed to be consumed at the pool chair. No loud music. Put all trash in receptacles. Do not remove furniture from the pool area. Swimmers coming from the beach must shower before entering the pool.
- 8. Running or rough play is not allowed. Foul/obscene language or gestures and talking back to lifeguards will not be tolerated. No public displays of affection.
- 9. Weak swimmers are not permitted in the deep end of the pool. Only one spring on the board. After jumping off the diving board, swimmers must swim directly to the closest ladder to exit the pool. Swimming in the area between the deep-end ladders and diving boards is prohibited. Swimming under diving boards and hanging on diving boards, ropes, or ladders is prohibited. Swimmers must jump straight out in front of the board.
- 10. No backflips of any sort are allowed. No jumping by stairs or diving in the shallow end.
- 11. Balls must be tossed, NOT thrown. Only small, water balls are allowed. Lifeguards have the authority to determine whether ball tossing is appropriate or not.
- 12. Swimmers in wet, dripping bathing suits are not permitted in the Lodge. Cover-ups are required to enter the Lodge and the top deck at any time. Towels are not considered cover-ups.

Failure to follow the rules may result in the following consequences:

1st Time – Warning

2nd Time – 15-minute sit-down

3rd Time – Ban from the pool for the rest of the day

Repeated or serious offenses will result in more extensive pool banishment and an

administrative fee assessment, both to be determined by the General Manager.

Member is responsible for knowledge of HAWL published pool policies.

Pool Safety - Bad Weather Procedures

- 1. When lightening/thunder in this area is first observed, (pool only) is "Closed" until thirty minutes after the last lightening/thunder is observed, then water activities may be resumed as scheduled.
- 2. If severe weather (wind/lightening/thunder) is present, close the entire pool area; fasten down all pool equipment until weather passes then re-open.
- 3. If major weather event (wind/lightening/thunder) is present for more than one hour, close entire pool area, send staff home, follow lock-down procedures. Shift will be "on call" to come back once weather clears. Pool Supervisor must notify Main Gate and the HAWL Office (if during office hours) of closure and once danger passes the re-opening of pool. Pool supervisor must re-open within an hour of clearing weather.
- 4. Pool can only be closed for the remainder of the day due to weather if it is past 6:00 p.m. Only earlier exception can be made by HAWL General Manager or their designee.
- 5. Always inform property owners/residents/guests of closure, that the Main Gate will be kept informed of re-opening time, and that they can call Main Gate to inquire if the pool has been re-opened.

RESIDENT SWIM TIME

In the weeks before and after Open Swim Time, the swimming pool is open to property owners and residents for Resident Swim Time. During this time, no lifeguards are on duty and swimmers are swimming at their own risk. Dates and times are posted on the HAWL website as well as in the monthly *Echoes*.

- 1. The Property Owner assumes full responsibility for themselves and for their residents to abide by the pool's policies.
- 2. A waiver must be signed and on file with the Office prior to using the pool. This waiver is available in the HAWL Office or HAWL's website.
- 3. Residents 16 years of age and older can use the pool during this time.
- 4. No guests will be permitted.
- 5. Parents only may bring children to the pool.
- 6. During this time, you will be swimming at your own risk.
- 7. Residents must sign in at the HAWL Office before going to the pool each day.
- 8. Must present a picture ID at time of sign in.
- 9. In order to utilize this amenity, HAWL account CANNOT be delinquent.

GOLF CART RULES

- 1. All Golf Carts must be registered in the Office, and the Hide-A-Way Lake decals must be visible on the carts. Placement of the decal should be on the windshield on the front driver's side of the Golf Cart.
- 2. Decals must be renewed each year at the same time as boat decals.
- 3. Owners assume liability and operational responsibility by signing decal application form.
- 4. Driver must be a licensed automobile driver.
- 5. Driver must follow all traffic rules that apply to motor vehicles including stop signs, etc.
- 6. All riders must be seated.
- 7. All riders must keep arms and legs within the cart.
- 8. Driver will yield to traffic behind the cart by pulling over as soon as safely possible so not to create a rolling roadblock.
- 9. If a golf cart is driven after dark, it must have headlights and rear reflectors.

WALKING TRACK RULES

- 1. Hours are from sunrise to sunset.
- 2. No overnight parking.
- 3. Golf carts, motorized vehicles, and bicycles are not allowed past the parking area. Motorized wheelchairs and other power driven mobility devices are allowed on the walking path.

- 4. Skateboards/hoverboards/skates/roller blades are not allowed past the parking area.
- 5. No trespassing on spillway.
- 6. No littering.
- 7. No glass containers.
- 8. Use of the walking path is at your own risk.
- 9. Stay on the path.
- 10. Children under the age of 13 must be accompanied by an adult.
- 11. Walk on the right side of the path.
- 12. Faster walkers should pass slower users on the left.
- 13. Please be courteous and let faster walkers by.
- 14. Do not stop on the path. Instead, please use the available benches so the path may be utilized by other walkers.
- 15. Pets on the path should be under control at all times. Please remove all pet waste.

OUTDOOR FITNESS WELLNESS AREAS (located at the dam, east playground, and west playground)

- 1. Hours are from sunrise to sunset for the location at the dam.
- 2. Hours are from sunrise to 10:00 pm for the locations at the east playground and the west playground.
- 3. You are using the Outdoor Fitness Wellness Area at your own risk.
- 4. You must be 13 years of age or older to use the outdoor fitness equipment.
- 5. Equipment is for exercise purposes only. Use as intended. Follow the instructions as posted on the equipment.
- 6. Start with the Basic Level. When you can complete all repetitions and not feel challenged, move to the next level. Always work within your ability.
- 7. Maintain good posture. Stand or sit tall. Lift your chest and draw your shoulder blades down.
- 8. Focus on the quality of every movement. Review each sign carefully for correct body placement.
- 9. Start small and listen to your body. Sets and repetitions as listed are simply recommendations. Complete fewer repetitions when needed especially when beginning.
- 10. Don't hold your breath. Exhale on the effort of each movement.
- 11. Have fun. Enjoy feeling your body becoming stronger and more efficient at performing daily activities.

PAVILION PICNIC AREA RULES

(located at the east and west playgrounds and at the east and west marinas)

- 1. Hours are from sunrise to 10:00 pm.
- 2. No glass containers.
- 3. No seafood boils.
- 4. No disturbing of the peace.

PLAYGROUND RULES

- 1. No excessive noise such as boom boxes, radios, stereos, yelling, screaming, etc., within 500 feet of the playgrounds at any time day or night.
- 2. No motorized vehicles of any kind on any playground at any time.
- 3. Playground hours are from sunrise until 10:00 p.m.
- 4. Playground equipment is for children under 12 years of age only.
- 5. All violators will be charged.

CURFEW

SUNDAY-THURSDAY 11:00 P.M. FRIDAY & SATURDAY 12:00 MIDNIGHT JUVENILES UNDER 18 MUST BE HOME BY THE CURFEW HOUR

The Board of Directors, Hide-A-Way Lake Club, Inc. finds and determines that special and extenuating circumstances presently exist within the Hide-A-Way Lake subdivision, hereinafter referred to as the "subdivision", that call for special rules and regulations governing minors within the subdivision in order to protect minors from each other and from other persons on the street during the nocturnal hours, to aid in crime prevention, to promote parental supervision over minors, and to decrease nocturnal juvenile vandalism and crime rates; and prudence dictates that preventive measures be implemented throughout the subdivision.

THEREFORE, the Board of Directors of Hide-A-Way Lake Club, Inc., does adopt the following:

SECTION I That the following text is hereby made a part of the Rules and Regulations governing the Hide-A-Way Lake Club, Inc. and the subdivision.

- A. **<u>Short Title</u>**. These rules and regulations shall be known and may be cited as the "Curfew Rules".
- B. **Purpose and Findings.** In accordance with the prevailing community standards, regulations for the conduct of minors on streets at night, effectively and consistently enforced, for the protection of the younger children in the subdivision from each other and from persons on the street during the nighttime hours, the enforcement of parental control of and responsibility for their children, the protection of the public from nocturnal mischief by minors and adults, the reduction in the incidents of juvenile criminal activity, for the furtherance of family responsibility, and for the public good, safety and welfare.
- C. <u>Definitions.</u> For the purposes of the curfew rules, the following terms, phrases, words and their derivations shall have the meaning given herein. When not inconsistent with the context, words used in the present tense include the future, words in the plural include the singular and words in the singular number include the plural. The word "shall" is always mandatory and not merely directory.
 - 1. "**Minor**" (Juvenile) is any person under the age of eighteen (18) or, in equivalent phrasing often herein employed, any person seventeen (17) or less years in age.
 - 2. **"Parent**" is any person having legal custody of a minor (I) as a natural or adoptive parent; (ii) as a legal guardian; (iii) as a person who stands in loco parentis (in the place of a parent); or (iv) as a person to whom legal custody has been granted by order of the court.
 - 3. **"Remain**" means to stay behind to tarry and to stay unnecessarily upon the streets. To implement that thought with additional precision and precaution, numerous exceptions are expressly defined in subsection E.
 - 4. **"Year of age**" continues from one birthday, such as the seventeenth to (but not limited the day of) the next, such as the eighteenth birthday, making it clear that seventeen (17) or less years of age is hereby treated as an equivalent to the phrase "under eighteen (18) years of age".
- D. <u>Curfew for Minors</u>. It shall be a violation of the rules for any person under eighteen (18) to be in or remain in or upon the streets of the subdivision at night during the period beginning at 11:00 p.m. and ending at 5:00 a.m. on Sundays through Thursdays and beginning at 12:00 midnight and ending at 5:00 a.m. on Fridays and Saturdays.
- E. <u>Exceptions.</u> In the following exceptional cases a minor on a subdivision street during the nocturnal hours for which subsection D is intended to provide the maximum limits of regulation (and a clear guide for minors, their parents and fellow citizens) shall not, however, be considered in violation of the curfew rules.

- 1. When accompanied by a parent of such minor.
- 2. When accompanied by an adult **(21 years or older)** authorized by a parent of said minor for a designated period of time and purposes within a specified area.
- 3. When returning home, by a direct route from (and within 45 minutes of the termination of) a school activity, or any activity of a religious or other voluntary association.
- 4. When authorized, by special permit issued by the General Manager, Hide-A-Way Lake Club, Inc. permit to be issued in the presence of and with the approval of a parent.
- 5. When the minor carries a card issued by the General Manager, Hide-A-Way Lake Club, Inc., and which is valid for a period of six (6) months when current facts so warrant, the card to identify the minor, the address of his residence, his place and hours of employment.
- 6. Special Permit Cards shall be issued only for the purpose of allowing a minor to engage in employment, which would require the minor to be in transit during the curfew hours. Cards shall not be issued to minors for the purpose of compromising the integrity of the Curfew Rules.

F. Parental Responsibility.

It shall be a violation of the rule for a parent having legal custody of a minor normally to permit or, by inefficient control, to allow such minor to be or remain upon any subdivision street under circumstances not constituting an exception to, or otherwise beyond the scope of, the curfew rule. The term "knowingly" includes knowledge which a parent should reasonably be expected to have concerning the whereabouts of a minor in that parent's custody. It is intended to continue to keep neglectful or careless parents up to a reasonable community standard of parental responsibility through an objective test. It shall be no defense that a parent was completely indifferent to the activities or conduct or whereabouts of such minor child.

G. Security Enforcement Procedures.

- The Security patrol or the Sheriffs Deputies patrolling the streets of the subdivision, upon finding or having attention called to any minor on the streets in <u>prima facies</u> (obvious) violation of the curfew rules, shall take such action as is appropriate under the rules and regulation of the Hide-A-Way Lake Club, Inc. Through the Incident Review Panel System implemented by the Board of Directors, Hide-A-Way Lake Club, Inc. the parent and minor shall be afforded due process.
- 2. In the case of a first violation, the Security Officer shall escort or transport the offender to his/her residence and release to the custody of the parent, legal guardian, a person who stands in loco parentis or a person who has been granted legal custody by order of the court.
- 3. The person receiving custody of the minor shall sign the incident report accepting such custody and acknowledging an understanding of the nature of the offense.
- 4. In those cases where there is no person, as defined in number two (2) herein, to accept custody of the minor, either at home or at another location within the subdivision, such minor, if under the age of thirteen (13), shall be transferred to the custody of the Sheriff's Department.
- 5. In ALL cases involving a violation of the Curfew Rules, and incident report shall be executed outlining the details of the investigation. In those cases involving multiple offenders, one report will suffice; however, each person receiving custody of the minor will be required to sign the report acknowledging custody of the minor.

H. Penalties.

Prevailing community standards, and the real internalization thereof, or interpersonal sanctions therefore that in practice count for such, as to when minors should be off the streets, reflected in the curfew rule, are hereby under girded with the following legal sanctions. Penalties shall be assessed in accordance with provisions of the Rules, Lake Violations and Administrative Fees, latest revision. Any appeal of violation shall be conducted through the Incident Review Panel System; forms for such appeal can be obtained at the Hide-A-Way Lake Club, Inc. Lodge Office during normal business hours.

SECTION 2 For good cause being shown and in the interest and welfare of the Hide-A-Way Lake subdivision and the citizens thereof, upon adoption on October 13, 2004, by the Board of Directors, Hide-A-Way Lake Club, Inc., this rule shall be in full force and effective immediately.

(Revised Nov. 10, 2004)

CAMPING

No camping facilities or campground are available within the community. No motor home can be parked on a lot for use as a temporary or permanent residence.

MOTOR BIKES - ELECTRIC SCOOTERS

- 1. Speed limit 25 mph.
- 2. Motorized vehicles of any type on HAWL roads must be driven by licensed driver only, as per Sec. 63, Chapter 3, MS Code of 1972. The vehicle must be equipped with all safety features, such as lights, reflectors, etc.
- 3. Must follow all traffic signs, including stop signs.
- 4. All vehicles shall be equipped with acceptable mufflers.
- 5. No reckless or unsafe operation will be permitted.

GO CARTS - ATV'S

- 1. Go carts and all-terrain vehicles are not allowed on HAWL roads. They are permitted only on the airstrip and must be transported to the airstrip, not driven.
- 2. All vehicles shall be equipped with acceptable mufflers.
- 3. No reckless or unsafe operation will be permitted.

SAFETY/INJURY PREVENTION FOR HAWL ROADWAYS

DRIVERS

Pedestrian Safety

- 1. Look out for pedestrians everywhere at all times. They may be hard to see.
- 2. Use extra caution when driving in hard-to-see conditions, such as nighttime or bad weather.
- 3. Slow down upon seeing a pedestrian; be prepared to stop.
- 4. Follow the speed limit.
- 5. Be extra cautious when backing up. Look for pedestrians, especially small children.
- 6. Go around pedestrians when you can do so safely.
- 7. Yield the right of way to pedestrian traffic.

Cyclist Safety

- 1. Look out for cyclists at all times.
- 2. Use extra caution when driving in hard-to-see conditions, such as nighttime or bad weather.
- 3. Yield to bicyclists as you would motorists and do not underestimate their speed.
- 4. Mississippi House Bill No. 3014 requires that while passing a cyclist, a driver shall leave a safe distance of no less than three feet between the cyclist and vehicle.

PEDESTRIANS

- 1. Be visible; wear bright clothing during the day and reflective materials or use a flashlight at night.
- 2. Always walk in a direction that opposes traffic, staying close to the shoulder as safely as possible.
- 3. Never assume a driver sees you.
- 4. Be predictable, do not cross in the middle of the street.

<u>CYCLISTS</u>

- 1. Wear a helmet.
- 2. Be visible; wear bright clothing during the day and reflective materials or use a flashlight at night.
- 3. Ride in the same direction as traffic.
- 4. Slow down and watch for cars backing out of driveways.
- 5. Pass pedestrians/fellow cyclists with care by first announcing that you are passing.
- 6. Do not ride more than two abreast.
- 7. Mississippi House Bill No. 559 requires that cyclists are subject to all provisions of traffic law subject to motorists. (Cyclists must obey all traffic rules and signs.)

POLICY/RULES FOR HIDE-A-WAY LAKE STABLES

HORSES - No horses allowed entry without proof of Coggins Negative Certificate.

LOCATION AND AVAILABILITY: Stables are located in the Northeast corner of the subdivision. Stalls for <u>private horses</u> are available. The Club office must be contacted to find out if there are stalls available because the stalls are assigned to horse owners on availability of open stalls. A waiting list is controlled by the Club office.

- 1. Liability: Hide-A-Way Lake Club, Inc. will not be responsible for any equipment that is lost or stolen, or personal injury in or around stable or pasture. Horse owner is responsible for liability of horse and must provide proof of \$300,000 liability insurance on the horse. Updated insurance in the property owner's name will need to be provided to the HAWL office upon the policy's expiration. Failure to provide this information will result in the forfeit of the horse stall.
- Horse owner must present a negative Coggins test dated within the last twelve (12) months to the Club office before horse is moved into a stall. Please note, the Coggins <u>must</u> be in the property owner's name. Each horse must have a renewed Coggins test each year or the horse must be moved out. If requested, a health certificate must be provided to the HAWL office.
- 3. A color photo of the horse (minimum size 5" x 7") is required.
- 4. Only members in good standing, fees paid up-to-date to Hide-A-Way Lake Club, Inc. will be allowed to rent a stall. Stall use is charged monthly to account per the current rate. Rent for the full amount from date of this contract will be automatically charged on the 25th of each month to the applicant's HAWL account. The monthly fee will not be pro-rated for spaces obtained or cancelled mid-month but will be billed for the entire month. Failure to notify the office of cancellation will result in continuous monthly billing and will not be credited back.
- 5. Capacity of barn is limited to ten (10) horses. Stalls are assigned on a first come, first serve basis. Stall use must be approved by Club office. Only one (1) horse per stall. Only one (1) horse per family.
- 6. Good horse health/environment practice must be observed such as:
 - a. Deworming and shots for eastern and western ensephalomelitis, tetanus, flu and rhino (proof must be provided upon request).
 - b. Proper feeding and watering.
 - c. Mistreating of horses will not be allowed.
 - d. "Rotating" of horses is not allowed.
- 7. No stallions will be allowed in the barn/stable or pasture at any time. Gelding of stallions must be done AT LEAST 90 days prior to issuance of a stall or use of pasture. Additionally, no pregnant horses are allowed. Should a horse become pregnant while residing in the Hide-A-Way Lake Club, Inc. stables, the owner will have to immediately forfeit the stall.

- 8. Tack room must be shared equally.
- 9. Stalls must be kept clean at all times. If stall is not clean, HAWL will have it cleaned and the owner will be charged for the time and materials. Stalls must be provided with shavings significant to keep stall dry. Water hose must be hung up properly after each owner has finished watering their horses. Each horse owner is responsible for the upkeep of his/her stall. Stall repair must be uniform.
 - a. Area in and around barn must be kept free of litter....such as bottles, cans, paper, etc. Owner is responsible for removing hay or any trash he or his horse has put in hallway of barn. Owners must work together to ensure general upkeep of the barn area (this includes the inside and outside sections of the property).
- 10. HAWL is only required to maintain the fence and the general maintenance of the barn structure. Everything else is the responsibility of the horse owners. If barn, stall, or fences are damaged beyond normal routine maintenance by the horses, the horse owners are required to repair the damage. If they do not comply, damage will be repaired and the owners will be billed as necessary. If we know that a particular horse does damage as described above, that owner will be billed.
 - a. All renovations must meet the approval of the General Manager.
- 11. No smoking in barn at any time.
 - a. No one under the influence of alcoholic beverages or substances of abuse will be allowed in the barn or barn area. No drinking of alcoholic beverages or controlled substances/substances of abuse will be allowed in the barn area at any time.
 - b. Anyone using obscene or abusive language will be asked to leave the barn area.
 - c. No firearms, air rifles/pistols or fireworks will be allowed on premises.
 - d. Try not to use electrical cords in the stalls. However, if you need to, then only use a UL 14 16 gauge cord with a maximum length of 25 feet.
- 12. Children, 21 or under, of horse owners will not be allowed in stable or pastures without their parents.
- 13. No dogs will be allowed unless they are on leash or tied.
- 14. No riding except in designated areas as outlined below:
 - a. Pasture and airstrip area which is enclosed by fence.
- 15. Club office must be notified in writing, except in cases of emergency, i.e.; sickness, if any horse leaves barn for any extended period of time; however a stall cannot be unoccupied, for any reason, for more than thirty (30) days. Should a stall be unoccupied for more than thirty (30) days, then this spot must be relinquished to another renter.
- 16. In barn, horses must be under control at all times--i.e. halter and lead--if any people are in the barn area.
- 17. Horses cannot be fed in the pasture if there are any loose horses present.
- 18. All new horse occupants have thirty (30) days to move in.
- 19. A key will be given to new occupant to open the gate (in the driveway by the road). This gate should remain locked after dark. This key must be returned upon cancellation of horse stall.

<u>NOTE</u>: FALSIFYING ANY REQUIRED DOCUMENTS (I.E. OWNERSHIP PAPERWORK, COGGINS TEST RESULTS, LIABILITY INSURANCE, ETC.) WILL RESULT IN TERMINATION OF THIS CONTRACT AND PERMANENT LOSS OF STABLE PRIVILEGES. ANYONE FOUND IN VIOLATION OF THE ABOVE RULES WILL FIRST BE WARNED IN WRITING. IF RULE IS NOT COMPLIED WITH, THEN HORSE OWNER WILL BE NOTIFIED IN WRITING THAT HE/SHE WILL BE FINED FOR SAID VIOLATION. IF STILL NOT COMPLIED WITH, HORSE OWNER WILL BE NOTIFIED IN WRITING TO REMOVE HORSE(S) FROM HAWL BARN. ANY EXPENSES INCURRED IN DOING THIS BY HAWL CLUB, INC. WILL BE BILLED TO THE OWNER OF SAID HORSE(S).

THE HIDE-A-WAY COMMUNITY HURRICANE EMERGENCY PLAN

I. <u>PURPOSE</u>:

The purpose of this plan is to establish procedures whereby Management can take the appropriate steps to protect property under the control of the Hide-A-Way Board of Directors and to furnish information to the Property Owners of the Hide-A-Way Community to assist them in the event that the area is struck by a hurricane or other disaster.

II. **DEFINITIONS**:

A. Storm Terms

Tropical Wave - An open system accompanied by disturbed weather that has a Potential to form into a tropical depression.

Tropical Depression - A mild stage of a potential hurricane that has a definite closed circulation and highest wind velocities less than 40 mph.

Tropical Storm - A weather disturbance that has a definite closed circulation with highest wind velocities less than 74 mph.

Hurricane - A weather disturbance that has a definite closed circulation with winds in excess of 74 mph.

Weather Advisory - A formal advisory message from a Weather Bureau Hurricane Warning Center giving details on storm location, intensity and movement and precautions that should be taken.

Weather Bulletin - A public release for press, radio and TV from a Weather Bureau Hurricane Warning Center giving latest information on a disturbed area of tropical weather. They are issued at times other than those when advisories are required and will increase in frequency as the storm intensifies and/or approaches land fall.

Hurricane Watch – A watch indicates that an announcement for specific areas to which hurricane conditions poses a threat to coastal and inland communities. All people in this indicated area should take stock of their preparedness requirements, keep abreast of the latest advisories and bulletins and be ready for quick action in case a warning is issued.

Hurricane Warning - A warning that one or more of the following dangerous effects of a hurricane are expected in a specified coastal area in 24 hours or less:

- 1. Hurricane force winds.
- 2. Dangerously high water or a combination of dangerously high water and exceptionally high waves. Warnings customarily indicate recommendations for evacuation of threatened areas and are the basis for the detailed evacuation advice issued by local officials.

B. Evaluation of Severity of Storms

The Weather Bureau has established a rating system to determine the severity of storms so that the public can be made aware of what courses of action to take in the event a storm hits.

Category 1 - A minimal hurricane with wind just over 75 mph.

Category 2 - Moderate Winds are below 100 mph.

Category 3 - Moderate to Severe. Winds could be expected over 100 mph, but storm surge is not as severe as Category 4.

Category 4 - Severe Hurricane.

Category 5 - Most severe. Extremely Destructive.

III. GENERAL INFORMATION:

- A. *Floods* The major cause of deaths, injuries and destruction due to hurricanes is flooding. In HAWL, however, only minor flooding has been experienced in low lake lots during the heavy rainstorms which accompany hurricanes.
- B. *Winds* The area of destructive winds in a hurricane varies considerably. In small storms, the area may be only 15 miles, while in massive storms the area may be 300 miles or more. It is estimated that the average is 50 to 100 miles. The length of time that hurricane winds persist depends on the size of the storm and its forward velocity. Hurricanes tend to slow down as they approach landfall and may loiter offshore for hours or in some extreme cases, for days or more parallel to the shore until they eventually move inland (or "make landfall").
- C. *Tornadoes in Hurricanes* There are many instances of tornado occurrences associated with hurricanes. These winds seem to precede the arrival of the actual hurricane and are "spin offs" of the main storm.
- D. *Hurricane Rains* Some of the world's heaviest rains have occurred in connection with hurricanes. The rainfall is always heavy, probably three to six inches on the average, and frequently much more. It is quite likely that the exact amounts of rainfall in these storms are never known, since after the wind reaches 50 mph, it is impossible for rain gauges to "catch" all of the rain. Consequently, it is probable that a measure of five inches of rain in a hurricane may in reality be as much as 8 inches or more.
- E. *Plotting the Hurricane* Hurricane Tracking Charts are available from many sources TV stations, weather bureaus, newspapers, etc. The best types to get are those that take in the Windward Islands (Barbados). All TV and most of the radio stations give coordinates (Latitude and Longitude) whenever a tropical disturbance is picked up by satellite or as the storm begins to take shape and is potentially dangerous, weather bulletins are issued at a frequency commensurate to the degree of the storm threat. As the storm approaches a specific land area, bulletins are issued every two hours.

Tracking hurricanes on a map is both informative and interesting as you can plot the location of the hurricane and determine its general direction. Some "rules of thumb" in plotting are:

- 1. One degree of latitude equals approximately 60 miles, as the storm moves into the Gulf.
- 2. The coordinates record the location of the "eye" of the hurricane. For a major storm, gale winds extend out as much as 150 miles from the "eye," which means that high winds could hit land as much as 12 hours before the "eye" comes ashore. Weather bulletins will tell you the extent of gale winds accompanying a hurricane. A transparent overlay, scaled to fit your map will tell you, fairly accurately, the extent of the storm.
- 3. Hurricane winds are counter-clockwise. The highest winds occur in the northeast quadrant. If the storm has a forward motion from 12 15 mph or more, it indicates that it has a "clean" path and will probably follow this track. If the forward motion is slowed to 5 mph or below, it indicates that the storm will probably change direction.

IV. HURRICANE ALERT CONDITIONS:

Condition V - The hurricane season starts officially on June 1st and ends November 30th. Condition V is, therefore, automatic. On June 1st, Management should:

- 1. Take stock of what emergency materials might be needed and store these in a readily accessible warehouse.
- 2. Make a detailed survey of the drainage system to assure that there is no blockage of any main drain that removes water from Hide-A-Way property. Remove blockages where it occurs.
- 3. Check the well machinery to be sure that it is in first class condition for the dispensing of potable water. Check the emergency pump and test it to be sure it can be activated in the event of power failure. Assure that sufficient fuel is on hand to operate the emergency pump for days or even weeks.
- 4. Contact the Picayune/Carriere Civil Defense Organizations to coordinate activities in case of a hurricane.
- 5. Contact Coast Electric Power Association personnel to determine who should be called in the event emergency assistance is needed.
- 6. Check all two-way radios to assure that all are operable and have sufficient spare batteries.

Condition IV - Hurricane winds are expected within 72 hours.

The Manager will review all items listed under Condition V to determine the state of readiness of each and establish contact for future emergency coordination. **Condition III** - Hurricane winds are expected within 48 hours.

The Manager will review weather reports, inform key personnel of any significant changes and maintain liaison with Civil Defense and Coast Electric Power Association. Individual homeowners should survey their property to be sure that all loose materials are removed or tied down. They should also stock up on canned goods and bottled water. If they have any propane tanks, they should be fully charged, get spare batteries for radios, candles, kerosene for lamps.

Condition II - Hurricane winds are expected within 24 hours.

Management will review all items listed under Condition V. Also, fuel tanks for all items of equipment and for all vehicles will be filled. Secure Clubhouse property. Individual homeowners should secure their property in the event of Hurricane winds and fill the gas tanks of their vehicles.

Condition I - Hurricane winds are expected within 12 hours.

The Manager will send all employees home, keeping only those who might be designated as emergency personnel.

Individual homeowners should adhere to the Pearl River County Emergency Management Orders.

V. POST EMERGENCY PROCEDURE:

When, after consultation with local Civil Defense authorities, the Manager has determined that the emergency has passed, he will tour the area to obtain a preliminary evaluation of damages. Crews should be assembled to clear roads of debris, etc. and Coast Electric Personnel should be called in to remove and replace/repair downed electric wiring.

Individual homeowners should commence clearing debris on their lots, but taking particular precautions to avoid any downed power lines on their property or on roadways. These will be attended to as rapidly as possible by the Power Company.

In the event of lost of power and phones, communication center for management and the property owners will be through the guard house entrance by way of bulletins and signs.

Our water system has a backup generator but will be rationed as needed to conserve fuel.

FIRE SAFETY RECOMMENDATIONS

- 1. From a financial viewpoint review and update fire insurance policy periodically.
- 2. Instruct your family in how to report a fire. Post the 911 number at phone.
- 3. Install Underwriters Laboratory (UL) approved smoke detectors (alarm system).
- 4. Keep sufficient amount of garden hose hooked to faucet to cover entire house. Protect water line and hose from freezing in the winter.
- 5. Extinguishers may also be installed. Preferable the "ABC" type to combat all types of fire.
- 6. Conduct family fire exit drills in the home. Know a secondary exit. In two story houses with upstairs bedrooms occupied by children consider installing rope ladders at the windows.
- 7. Conduct periodic fire inspection of your home.
- 8. Install screens on all fire places. Do not overload fire place. Do not use flammable liquids to start fires. Have chimney cleaned periodically.
- 9. Maintain all heating units in safe, clean, efficient condition, (suggest yearly inspection). Do not overload electric lines use correct fuses/breakers only.
- 10. Keep property near the house free from weeds, brush, etc. Do not store flammable or combustible materials in home or garage.
- 11. Weekend or summer residents shut off all unnecessary electrical circuits before leaving.
- 12. Burning of yard debris (leaves, limbs, and pine straw only) is allowed but restricted. Lot Owners must obtain permission to burn yard debris by obtaining a burn permit from the Club Office. All criteria on the burn permit application must be followed. Note, if smoke lingers and causes a nuisance, burning must be ceased per Covenant 51: Noxious or Offensive Activities.

(PRCUA) Sewer System Facts

Introduction

Hide-A-Way Lake (HAWL) has an operating sewer system that includes a great majority of the households in the community. The sewer system starting at the grinder pump tank inlet is owned and operated by the Pearl River County Utility Authority (PRCUA). The Sewer System is designed so that residents, the Board, the Management of HAWL and PRCUA work together to insure the proper operation of the sewer system. This plan includes information needed for residents of current and future systems. This section is not meant to supersede but compliment instructions provided by the PRCUA.

System Tie-In Requirements

The Board of Directors recommends residents to tie into the system. At this point, it is not mandatory for a resident to tie into this system if their septic or mechanical sewer system is operating properly. If a major septic system problem occurs, the Mississippi Department of Health will require the property owner to connect to the centralized sewer system at the property owner's own expense. Costs will vary depending on the location of the grinder pump and electrical needs. Cost will be for all "on lot" components and installation. That includes connection of home to the system, connecting the electricity from home to grinder pump panel and tank, electrical connection from the electrical panel in the house to the pump control panel and capping exiting septic.

The PRCUA owns and maintains the sewer system. To standardize materials, installation methods, and ensuring engineering compatibility, the PRCUA is the only provider of new grinder pump stations. For installation cost, which includes the tank, pumps, and up to 300' of effluent line, contact the PRCUA. In addition, the homeowner will be responsible to provide a 30amp, 230v

electrical circuit for the grinder pump control panel. The PRCUA also requires payment of a tap fee. Homeowners will need to sign a construction easement and maintenance right of entry agreement so that the PRCUA can install, maintain and repair the equipment.

If a homeowner sells their property, as part of the mortgage application process, the appraiser will note that the house was not connected to the centralized sewer collection system. If the mortgage is financed by the VA or the FHA, the house will be required to connect to the system as part of the approval process. Many commercial banks also require connection as part of their mortgage approval. If there is no requirement by the lending institution to connect AND the septic tank or mechanical system inspection indicates no trouble with the existing system, the new homeowner will not be required to connect to the sewer system.

Grinder Pump Basic Information

All lots in HAWL have existing tie-ins to the main sewer collection lines. The grinder pump will be located near the house where the sewer line runs from the house to the existing septic tank and is equipped with a 30' direct burial power cable. This will go from the grinder pump to the control panel. The control panel will be placed on outside wall of the house. That means that the grinder pump can be placed up to approximately 23' (+/-) from the wall of the house. The pump will, however, have to connect to the effluent sewer line from the house. That will also govern where the grinder pump will be placed. Although the plan would be to place the grinder pump in the proximity of the existing septic tank, that doesn't have to be the case. If the resident doesn't wish for that to be the location and, if the effluent line route and power cable will allow for a more preferable location, it can be placed there. The location should be agreed between the homeowner and the PRCUA.

Operating Information

Normally the grinder pump will operate quietly and only when the tank needs to be pumped. If it is not operating properly, the panel has a flashing red light and the resident will hear an audible siren. The siren can be silenced by pressing a button on the outside of the panel. When you receive an alarm, the homeowner will need to call the PRCUA (601-799-5259) and report the problem.

The tank has a liquid capacity of about 146 gallons (90 flushes). Usage will determine how long the pump can be down before you have a sewage problem. In most usual cases, this should be no problem.

Homeowners should not flush "prohibited items" to the grinder system which could cause pump failure and result in expensive repair charges billed to the homeowner. Prohibited items include rags, paper towel, diapers, baby wipes, feminine products, chemicals, excessive detergents/bleach, excessive fats, oils, or grease, or other items designated by PRCUA.

The PRCUA has a 24 hour telephone number that the customers can call if they have trouble. The PRCUA is usually able to respond within an hour or two from the time the trouble is reported. The PRCUA keeps an inventory of spare pumps and parts, and should be able to resolve most problems within a day.

During most power outages, the tank will have enough storage capacity to provide service during the outage. During extended outages, a portable generator between 4500 - 7000 watts equipped with a 220 capable outlet and an extension cord can be used to pump down the tank. The extension cord is a standard L14-30 twist lock configuration, with a male connector on one end, which plugs into the generator, and a female connector on the other end, which ties into grinder pump control panel. These cords are commonly available from many hardware store outlets, most commonly available in 25' lengths. Make sure to disconnect from the panel once the pump down is completed. Each grinder may need to be pumped once or twice per day, depending on usage. **During an extended outage**, such as we experienced after Hurricane Katrina, the PRCUA will deploy manpower and portable generators to assist HAWL residents with daily pump downs of the grinder tanks.

Monthly Cost

Sewer costs will be derived from the HAWL water meter reading. This includes not only water used in the home but also water for lawns/gardens, pool, etc. Residents that have lawn/sprinkler systems or pools may choose to have an additional 2nd meter installed to meter water to those devices. The resident will need to contact HAWL to have this meter installed. Otherwise, all water that flows though the meter will be billed for sewer. Contact the Pearl River County Utility Authority for sewer rates/prices.

Property owners can choose to have a second water meter "yard" option installed. There will be a one-time charge for installation in addition to monthly charges, which will be based on actual water usage and will not incur additional sewer costs. See the Hide-A-Way Water System Customer Service Policies and Ordinances for more information.

Leaks in the System

If <u>anyone</u> notices either a minor or major leak, they should call the PRCUA's main office number at 601-799-5259 immediately. The PRCUA has an answering service that dispatches all call-outs after normal business hours. Their team will assess the problem and, if necessary, call in outside contractors for repair. For significant overflows, they are required to report leaks to the Mississippi Department of Environmental Quality (MDEQ) within 24-hours.

If digging is required, Mississippi 811 one-call will be notified so all local utility providers can provide markings prior to excavation. This typically takes a few hours for "emergency" situations and a day or two for non-emergencies.

If there is a perception of poor response, residents can make complaints to the PRCUA's Board of Directors and, ultimately, to the regulatory agencies.

Further information about PRCUA's rules, regulations and grinder pumps, is available at <u>www.prc-ua.org</u>.

Remaining HAWL Septic Tank/Treatment Plant Inspection Policy

Upon recommendation of the Mississippi State Health Department (MSHD), on January 18, 1995, the Board of Directors deemed it essential that all septic systems be inspected for efficiency every 3 years and all treatment plants be inspected quarterly (will be unannounced). The inspection is conducted by the HAWL Inspector and there is a mandatory fee, which will be charged to your account.

Should any issues/deficiencies arise with your septic tank/treatment plant or any of its mechanisms, the Mississippi State Health Department mandates that you connect to the PRCUA sewer system within 30 days.

IMPORTANT PHONE NUMBERS

Emergency (Medical, Fire, Police)	9-1-1
Sheriff Department	601-798-5528
Highland Community Hospital	601-358-9400
Carriere Fire Department	601-799-2345
Security and HAWL Guard Gate	601-798-1247
County Offices	601-749-7700

Pearl River County Utility Authority After Business Emergencies	
HAWL Water System After Business Hours	601-798-1484 601-798-1247
Coast Electric	877-769-2372
Mississippi Power	800-487-3275
A T & T	877-737-2478
Spectrum	888-821-4559

*In case of emergency, always call 9-1-1 first.

**Please note, at the time of publication all phone numbers were verified; however, contact information is subject to change at any time.

AREA SERVICES

STATE PARKS AND RECREATION AREAS

Mississippi has numerous state parks. All offer fishing, water sports and picnicking. Many have facilities for trailers and camping and cabins are available for rent.

The Crosby Arboretum, located south of Picayune, offers field trips, classes, lectures and cultural events that study and celebrate the region's life.

COUNTY EXTENSION AGENT

The County Extension Agent is available for information on the type of soil on your lot and can also supply information on the types of plants/shrubs that grow best in this area.

MISSISSIPPI LICENSES- TAXES-REGISTRATIONS

DRIVER'S LICENSE

Driver's licenses may be purchased by qualified drivers. For more information, contact the Mississippi Department of Motor Vehicles.

VEHICLE TAGS

Vehicle tags must be purchased annually. Ad valorem and privilege taxes must be paid on the vehicle at this time to the County Tax Collector, Pearl River County Courthouse.

BOATS AND BOAT TRAILERS

All boats and motors to be used in state waters must be registered with the State of Mississippi. Information is obtainable from a local boat dealer.

HUNTING - FISHING LICENSE

Licenses may be purchased locally from bait shops and sporting goods dealers. Additional information may be obtained by contacting the State Game and Fish Commission, Jackson, Mississippi, the local game warden, or the Circuit Clerk, Poplarville.

HOMESTEAD EXEMPTION

Available to property owners of primary residences only, initially established by recorded deed as proof of purchase; thereafter, by automobile registration.

There is an initial application necessary for homestead exemption. For more information, call the tax assessor/collector at Pearl River County Court House, Poplarville, Mississippi, or at the county office in Picayune.

PROPERTY TAX

All persons owning property in the state of Mississippi are required by law to pay property taxes each year.

Residents of Hide-A-Way Lake subdivision are under the jurisdiction of Pearl River County. The County Board of Supervisors sets the millage rate and assessment. Tax notices are mailed in December and are payable up to January 31st for the previous year. Penalties accrue after February 1st. For further information consult County Tax collector, Pearl River County Courthouse, Poplarville, MS.

STATE INCOME TAX

Due April 15th, the state income tax is payable to the State Tax Commission.

SALES TAX

There is a sales tax throughout the state of Mississippi of 7%. **COUNTY PRIVILEGE TAX**

These are applicable to businesses. Consult County Tax Collector.

VOTER REGISTRATION

For more information, contact Circuit Court.

PEARL RIVER COUNTY GOVERNMENT

The county is divided into five districts. Each district has a supervisor and these supervisors constitute its governing body. These representatives are elected for a four year term. They meet in the County Courthouse in Poplarville. Constituents are welcome and encouraged to attend. Contact the Pearl River County for the names of the people serving in these positions at this time.

SCHOOLS COLLEGES AND UNIVERSITIES

SCHOOLS PRIMARY AND SECONDARY

Public elementary, junior high, and high schools available to the residents of the Hide-A-Way Lake Community are located in Carriere and Picayune, Mississippi. The distance to these schools is minimal and school bus transportation is provided at no charge except through regular taxing agencies.

COLLEGES AND UNIVERSITIES

Pearl River Community College - Located in Poplarville, Mississippi, 25 miles North of Picayune, P.R.C.C. offers associate degrees and certificates of proficiency in various fields of academic study and vocational training to both boarding and day students.

University of Southern Mississippi - Located in Hattiesburg, Mississippi, 60 miles north of Picayune. USM offers undergraduate and graduate degrees in various fields of study.

University of Mississippi - Located in Oxford, Mississippi, 300 miles north of Picayune. Ole Miss offers undergraduate and graduate degrees in various courses of study as well as Schools of Medicine, Dentistry, and Law.

Mississippi State University - Located in Starkville, Mississippi, 287 miles north, northeast of Picayune. Mississippi State offers undergraduate and graduate degrees in various courses of study as well as Schools of Agriculture and Engineering.

CORPORATE STRUCTURE OF HIDE-A-WAY LAKE COMMUNITY

There are two (2) Mississippi corporations involved in the operation of Hide-A-Way Lake Community.

Hide-A-Way Lake Club, Inc. was established in 1973 with its Articles of Incorporation stating its purposes: to manage, control, develop, operate, own and hold for the property owners, common properties and facilities. Hide-A-Way Lake Club, Inc was formed as a business corporation, authorized to issue shares of stock and to function as a for-profit enterprise under Mississippi corporate law. It is not a governmental body; the management of the club corporation performs in accordance with state statutes and its own by-laws.

Hide-A-Way Lake Property Owners Association, Inc., formed in 1973, is a non-profit corporation issuing no shares of stock. Its purposes are to promote the betterment of the lot owners of the community and to operate for their benefit certain recreational facilities or to own stock in corporations that will operate such facilities for their benefit. It is a civic improvement corporation. It is also the parent corporation and holds all outstanding stock in the operating corporation, Hide-A-Way Lake Club, Inc.

The seven (7) members of the Board of Directors of Hide-A-Way Lake Property Owners Association, Inc. are elected by the property owners. These directors represent Hide-A-Way Lake Property Owners Association, Inc. at the annual Hide-A-Way Lake Club, Inc. Stockholders' meeting and elect the Board of Directors of Hide-A-Way Lake Club, Inc. The principal duty of that board is to maintain all the facilities for the benefit of all property owners. This includes the collection and disbursement of all fees as well as establishing priorities for expenditures. The board also must set rules and regulations to protect the rights of all property owners.

The daily operations of Hide-A-Way Lake Community are overseen by a general manager by authority of the Board of Directors and under their jurisdiction. Directly under the supervision of and responsible to the general manager is a staff assigned to the various positions required to operate and maintain Hide-A-Way Lake Community.

For further information on the governing of the community, consult the by-laws of the two (2) corporations which may be obtained at the club office.

The following pages present the restrictive covenants applicable to the Hide-A-Way Community.

STATE OF MISSISSIPPI

Approved as to Units 1-19 inclusive.

RESTRICTIONS, COVENANTS AND CONDITIONS FOR HIDE-A-WAY LAKE SUBDIVISION, UNIT NO. 1 THROUGH UNIT NO. 19 INCLUSIVE BY DECLARATION OF MAJORITY OF LOT OWNERS

Pursuant to the provisions of Restrictions, Covenant, and Conditions Applicable to Hide-A-Way Lake Unit No. 1 Subdivision, Paragraph No. 16, recorded March 14, 1994 in Book 603, Pages 410-519, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 2 Subdivision, Paragraph No., 16, recorded March 14, 1994, in Book 603, Pages 410-519, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 3 Subdivision, Paragraph No. 16, recorded March 14, 1994, in Book 603, Pages 410-519, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 4 Subdivision, Paragraph No. 16, recorded May 16, 1994, in Book 607, Pages 37-185, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 5 Subdivision, Paragraph No. 16, recorded May 16, 1994, in Book 607, Pages 37-185, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 6 Subdivision, Paragraph No. 16, recorded May 16, 1994, in Book 607, Pages 37-185, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unity No. 7 Subdivision, Paragraph No. 16, recorded June 13, 1994 in Book 608, Pages 382-506, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions for Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 8 Subdivision, Paragraph No. 16, recorded June 13, 1994, in Book 608, Pages 3832-506, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 9 Subdivision, Paragraph No. 16, recorded July 11, 1994, in Book 610, Pages 193-217, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions applicable to Hide-A-Way Lake Unit No. 10 Subdivision, Paragraph No. 16, recorded August 12, 1994, in book 612, Pages 66-162, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 11 Subdivision, Paragraph No. 16, recorded August 12, 1994, in Book 612, Pages 66-162, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provision of Restrictions, Covenants, and Conditions Applicable to Hide-A-Way Lake Unity No. 12 Subdivision, Paragraph No. 16, recorded August 12, 1994, in book 612, Pages 66-162, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unity No. 13 Subdivision, Paragraph No. 16, recorded November 4, 1969, in Book 205, Pages 449-454, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions applicable to Hide-A-Way Lake Unity No. 14 Subdivision, Paragraph No. 16, recorded November 4, 1969, in Book 205, Pages 449-454, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 15 Subdivision, Paragraph No. 16, recorded December 5, 1969, in Book 206, Pages 280-285, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 16 Subdivision, Paragraph No. 16, recorded June 5, 1970, in Book 210, Pages 370-375, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way lake Unit No. 17 Subdivision, Paragraph No. 16, recorded June 5, 1970, in Book 210, Pages 370-375, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, Covenants and Conditions Applicable to Hide-A-Way Lake Unit No. 18 Subdivision, Paragraph No. 16, recorded June 5, 1970, in

Book 210, Pages 376-381, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

Pursuant to the provisions of Restrictions, covenants and conditions Applicable to Hide-A-Way Lake Unit No. 19 Subdivision, Paragraph No. 16, recorded June 5, 1970, in Book 210, Pages 382-387, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi; and,

The restrictions, covenants, and conditions therein set forth are to run with the land and shall be binding on all parties and all persons claiming under them for a period of time specified therein from the date of such restrictions, covenants, and conditions being first impressed upon said property and Subdivision after which time said restrictions, covenants, and conditions shall be automatically extended for successive periods of ten years unless an instrument signed by a majority of the Lot Owners in said Subdivision has been recorded, agreeing to a change in said restrictions, covenants, and conditions in whole or in part, and it is in this regard that this instrument if filed for record to state and record the changes in said restrictions, covenants, and conditions agreed upon and signed by a majority of the Lot Owners in said Subdivision, to-wit:

The undersigned being a majority, and more, of the Lot Owners, in each of the indicated 19 units of Hide-A-Way Lake Subdivision, under the authority hereinabove recited, have and do by this instrument: impress each of the specifically numbered Lots designated on each of the Plats of Hide-A-Way Lake Subdivision Units 1 through 19, inclusive, (as distinguished from such land, if any, within the limits of such Subdivision which is not specifically platted and numbered as Lots) with the following restrictions, covenants and conditions for the purpose of carrying out a general plan of development and maintenance of the subject premises, and join with Hide-A-Way Lake Club, Inc., and impress restrictions and conditions upon the use of streets, roads, parkways and other common areas within Hide-A-Way Lake Subdivision Units 1 through 19, inclusive, and the streets, roads, parkways and common areas incidental to but not necessarily shown upon the platted areas, for the safety and well being of all Lot Owners, their guests and property:

RECISION OF PRIOR RESTRICTIONS, COVENANTS, AND CONDITIONS

- If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 1, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 1, recorded March 14, 1994 in Book 603, Pages 410-519, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River county, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 2. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 2, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 2, recorded March 14, 1994, in Book 603, Pages 410-519, Record of Land Deeds on file in the Office of the chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 3. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 3, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 3, recorded March 14, 1994, in Book 603, Pages 410-519, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake subdivision, Unit No. 4, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 4, recorded May 16, 1994, in Book 607, Pages 34-185, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.

- 2. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 5, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 5, recorded May 16, 1994, in Book 607, Pages 34-185, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 6. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 6, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unity No. 6, recorded May 16, 1994, in Book 607, Pages 31-185, Record of Land Deeds on file in the Office of the Chancery Clark of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 7. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 7, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unity No. 7, recorded June 13, 1994, in Book 608, Pages 382-506, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 8. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 8, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 8, recorded June 13, 1994, in Book 608, Pages 382-506, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by the restrictions, covenants, and conditions effective upon the date of filing this document.
- 9. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 9, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 9, recorded July 11, 1994, in Book 610, Pages 193-217, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 10. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 10, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 10, recorded August 12, 1994, in Book 612, Pages 66-162, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restriction, covenants, and conditions effective upon the date of filing this document.
- 11. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 11, as aforesaid, then in that event, the restriction, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 11, recorded August 12, 1994, in Book 612, Pages 66-162, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.

- 12. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 12, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 12, recorded August 12, 1994, in Book 612, Pages 66-162, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 13. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 13, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 13, recorded November 4, 1969, in Book 205, Pages 449-454, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 14. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 14, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 14, recorded November 4, 1969, in Book 205, Pages 449-454, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 15. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 15, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 15, recorded December 5, 1969, in Book 206, Pages 280-285, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 16. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 16, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 16, recorded June 5, 1970, in Book 210, Pages 364-369, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 17. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 17, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 17, recorded June 5, 1970, in Book 210, Pages 370-375, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 18. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 18, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit No. 18, recorded June 5, 1970, in Book 210, Pages 376-381, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.
- 19. If this document is signed by a majority of the Lot Owners of Hide-A-Way Lake Subdivision, Unit No. 19, as aforesaid, then in that event, the restrictions, covenants and conditions applicable to Hide-A-Way Lake Subdivision, Unit 19, recorded June 5, 1970, in Book 210, Pages 382-387, Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi, are replaced in their entirety by these restrictions, covenants, and conditions effective upon the date of filing this document.

DEFINITIONS

For the purpose of this document the following definitions apply throughout:

- a) "Lot" shall mean each numbered Lot as shown upon the plats of Hide-A-Way Lake Subdivision, Unit 1 through 19 inclusive, on file in the Office of the Chancery Clerk of Pearl River County, Mississippi.
- b) "Lot Owner" shall mean the name of the individual or individuals shown on the document conveying title to each Lot as shown in the Record of Land Deeds on file in the Office of the Chancery Clerk of Pearl River County, Mississippi.
- c) "Hide-A-Way Lake" or "Subdivision" shall mean the total area within the perimeter of all units of Hide-A-Way Lake Subdivision, Unit 1 through 19, inclusive, and shall include but not be limited to the lake, the dam, the spillway, the entrance and all other roadways, Lodge, and all common space, whether shown on said individual plats or not.
- d) "Club" shall mean Hide-A-Way Lake Club, Inc.
- e) "Property Owners Association" shall mean Hide-A-Way Lake Property Owners Association, Inc.
- f) "Board" shall mean Board of Directors of Hide-A-Way Lake Club, Inc.
- g) "Parkway" is the paved and/or unpaved area from the surfaced area of the street to the outer utility easement line (often referred to as the street-side property line).
- h) "Home occupation" is defined as an accessory use of a service character customarily conducted within a dwelling by the resident thereof, which is clearly secondary to the use of the dwelling for living purposes and which does not change the character thereof or have any exterior evidence of such secondary use and in connection therewith there is not involved the keeping of a stock in trade.
- I) "Building Code" is defined as the Hide-A-Way Lake Building Code in effect at time of construction.
- j) "Speculation House (Spec House)" A house built for the purpose of making a profit with no known purchaser at time of construction.
- k) "Easement" A right to hold an interest in land owned by another for a special purpose.
- I) "Set-back" An adjustment inward from the lot property line.
- m) "Dormant" is defined as inactive, unoccupied, and vacant.

RESERVATIONS, EASEMENTS

20. Easements for construction, operation, and maintenance of public utilities shall be those reserved on plats recorded for each unit.

SPECIFIC LAND USE

- 21. All numbered lots in Hide-A-Way Lake Subdivision, Unit 1 through 19 inclusive, shall be used for single-family residential purposes only.
 - a. No lot in Hide-A-Way Lake may be used for any commercial purpose except only for the following;
 - 1.) Rentals as hereby described in Section 22; and,
 - 2.) Home occupation as described in Section 23.
 - b. Any house being constructed on speculation shall be allowed to be built with the understanding that the house shall be vacant or owner occupied until <u>SOLD</u>. It is further understood that the outside of such house and the grounds on which it stands shall be properly maintained by the owner of the property until <u>SOLD</u>.
- 22. The declared intent of this section is to prohibit commercial rental of any kind of any residence in the Hide-A-Way Lake Subdivision.
 - a. A lot owner can only declare one (1) residence as an intended residence. That intended residence shall be exempt from all provisions in Section 22.
 - b. Rental of any residence other than the declared intended residence is prohibited. The only exception being declared rental residences at the time of the acceptance of these covenants. Such a declared rental residence shall be "grandfathered", and shall continue to be recognized as legitimate rental residence until such time as the property changes title.
 - c. Rental of declared "grandfathered" rentals shall meet the following provisions:
 - 1. A "grandfathered" lease rental of a dwelling on any lot within Hide-A-Way Lake Subdivision, Unit 1 through 19, inclusive shall be only by permit issued by order of the Board of Directors of Hide-A-Way Lake Club Inc. after receipt of a written application from the Lot Owner.
 - 2. These rentals shall be subject to the continuing supervision of the Board and the permit shall be issued subject to the following limitations:
 - a) At all times, the Lot Owner remains responsible to the Club for the residence leased to others.
 - b) The Lot Owner will furnish the Club with such information of the tenant as determined by the Board.
 - c) The Lot Owner will retain all identification cards issued to Lot Owner by the Club, and will not allow the Tenant to use any of the identification cards for any purpose.
 - d) The Tenant will not be afforded the normal privileges of a Lot Owner.
 - 1) The Tenant will be issued a special gate entry card.
 - 2) The Tenant, subject to the limitations of Section 22, will be allowed to occupy the lease premises upon the same restrictions, covenants and conditions that apply to the Lot Owner.

- 3) The Tenant will be allowed to enter and exit the gate.
- 4) The Tenant will be allowed to have guests sign-in at the gate.
- 5) The Tenant will be allowed to use the roads within the subdivision.
- 6) All other privileges will be governed by rules as set by the Board.
- e) Failure of the Tenant to abide by the rules and regulations of Hide-A-Way Lake Club will be grounds for cancellation of the special gate entry card, and without this special gate entry card the Tenant, and the guests of Tenant, will be denied access to Hide-A-Way Lake.
- f) Lot Owner may be subjected to an administrative fee to be set by the Board.
- g) The Tenant may be subjected to an administrative fee to be set by the Board.
- 23. Home occupation within a dwelling on any Lot within Hide-A-Way Lake Subdivision, Unit 1 through 19, inclusive shall be permitted subject to the following:
 - a. Home occupation is limited to an accessory use of a service character customarily conducted within a dwelling by the resident thereof, which is clearly secondary to the use of the dwelling for living purposes and which does not change the character thereof or have any exterior evidence of such secondary use and in connection therewith there is not involved the keeping of a stock in trade; and
 - b. No merchandise, commercial stock, inventory or trade materials may be stored on any Lot.
 - c. In no case shall more than fifteen (15%) percent of the floor area of any dwelling exclusive of any accessory building be used for such home occupation.
 - d. Home occupation usage is not allowed if such use entails business-connected vehicle parking not completely contained on the Lot on which the home occupation is being conducted. Also, display of commercial, business or professional sign is prohibited.
- 24. The Board may grant a variance and permit to combine adjoining Lots into one single-family residential building site, for all other purposes, including but not limited to the payment of dues upon each Lot, the combined building site shall remain multiple Lots.
 - a. Easements shown upon the face of the Plat along the common line of the two Lots combined into one building site shall be vacated.
 - b. All set-backs shall be measured from the exterior Lot lines and the interior Lot line shall be disregarded for all set-back purposes.
- 25. No Lot may be used for parking commercial vehicles having in excess of two-axles or heavy construction equipment, trucks (except pick-up truck), or commercial trailers. The storage of other business related equipment is prohibited except during construction periods. Construction equipment parking must conform to the Hide-A-Way Lake Building Code in effect at the time of construction.
- 26. No sod, soil or trees shall be removed from any Lot for any commercial use. Cutting of trees larger than five (5") inches in diameter measured at breast height shall be done only upon written approval of the Club.

BUILDING RESTRICTIONS

The Club shall have the authority to make rules to carry out the purpose and intent stated herein and to make such other rules as necessary for the control of building construction, additions and alterations.

- 27. No house shall be erected on any Lot or Lots other than one single-family dwelling with detached garage, if any, not to exceed 660 square feet, and one (1) other outbuilding not to exceed 300 square feet, as are described in the Hide-A-Way Lake Building Code. Larger garages and outbuildings are allowed for unitized Lots maximum size as determined by the Board. The floor area of any house shall not be less than 1,500 square feet exclusive of garage, porches and basement.
 - a. Light-weight and/or free-standing carports or outbuildings either of canvas, tin, aluminum, or other similar material are prohibited.
 - b. All garages and outbuildings shall be of permanent construction to complement that of the house.
 - c. On waterfront lots a boathouse may be constructed in addition to the other buildings.
- 28. No structure of a temporary character, trailer, basement, tent, shack, garage, or other outbuilding shall be used on any Lot at any time as a residence, either temporarily or permanently.
- 29. No outhouse shall be permitted on part of the property; all lavatories, toilets, and bath facilities shall be installed indoors, except those portable sanitary facilities that are required by the Building Code.
- 30. All construction on any Lot within Hide-A-Way Lake Subdivision shall comply with the Hide-A-Way Lake Building Code. All construction must have a permit as provided for in the Code in effect at the time of construction.

31. Building Permits.

All new construction, additions, and alterations of dwellings, outbuildings, and miscellaneous as defined in the Building Code require building permits prior to beginning construction. Permits for modifications of the exterior of existing structures, including waste treatment systems, must be obtained in accordance with the Building Code prior to beginning renovation. Work on the exterior of a building that is of a maintenance or repair nature does not require a permit. Interior painting, wallpaper, carpet, and other such work contained wholly within the dwelling house and not of a structural nature does not require a permit.

- 32. No building shall be erected on any Lot until plans, specifications, plot plan, and other construction documents thereof have been approved in writing by the Club, its successors, or assigns.
- 33. Compliance with the Building Code is required for all construction on any Lot within the Subdivision. The Building Code may be modified, or changed from time to time by a majority vote of the Board of Directors of the Club.
- 34. The Building Code currently adopted by the Board shall apply unless superseded by directives issued by Federal, State, or County regulatory authorities.

35. Setback Requirements.

Building setbacks from the roadside Lot Lines shall be twenty-five (25) feet for all Lots. Building setbacks from the water-side lot line shall be twenty-five (25) feet for all Lakeside Lots. Building setbacks from all other Lot Lines shall be the same width as the utility easement shown upon the plat for all Lots. No house, garage, carport, shed or other such building may be constructed in the building set-backs except:

- a. For Lots with frontage on more than two (2) roadways or streets, the Board may grant a variance taking into consideration the size of the Lot and location of major and minor streets.
- b. Steps and eaves (up to two (2) feet in width) shall not be considered as part of the building.
- c. A boathouse, bulkhead and pier may be constructed in the Lakeside setback as provided for in the Building Code.
- d. Small aesthetic structures and appurtenances that do not block the view of the lot such as open fences or entrance columns may be constructed in the roadside or lakeside setbacks as provided for in the Building Code.
- e. Fences may be located in the lot side setbacks as provided for in the Building Code.

36. Construction, Modification, and Use of Streets/Parkways and Lake Shore Properties.

- a. Driveways, roadways and existing roadways will be constructed, maintained, and used as described in the Building Code.
- b. Lakeshore property including sea walls, bulkheads, retaining walls, piers, boathouses, and boat-slips shall be constructed, modified and maintained as described in the Building Code.

37. Use of Parkways.

- a. Parkways shall not be used for permanently parking vehicles or storing materials.
 - Exception can be made for temporary use during construction; and, in all other instances only upon special permit issued by the Board at the request of the Lot Owner. Unless such special permit is obtained, provision for permanent parking of vehicles must be provided within an owner's property.
 - 2) Unless such special permit is obtained, parking of vehicles on parkways for an extended period is prohibited, and for this purpose vehicle shall include but not limited to automobiles, trucks, motorcycles, bus, motor home, boats, other watercraft, trailers of all types, and recreational vehicles including but not limited to golf carts.
 - 3) An extended period of time shall be defined as parking on any part of the prohibited area for more than forty-eight (48) hours in any seven (7) day period, whether the forty-eight (48) hours be continuous or interrupted.
- b. Vehicles parked or material stored in violation of these restrictions will be tagged and the Lot Owner will be notified of the violation. If the vehicle or material is not removed within thirty (30) days, the Club shall have the right to remove the vehicle or material to a storage location and charge the removal and storage costs back to the Lot Owner.

38. Construction.

Compliance with the Building Code is required for all construction within Hide-A-Way Lake Subdivision, including but not limited to concrete truck regulations, foundation specifications, fireplace specifications, culvert specifications and regulations, contractor regulations, and building trash regulations.

- 39. During Lot preparation and ensuing construction, the contractors and Lot Owners shall exercise due diligence to ensure:
 - a. That natural drainage is not obstructed or diverted and
 - b. That any soil and/or building materials (such as top soil, fill dirt, gravel, sand, trash, etc.) are not deposited onto any other Lot Owners property or onto Club property (including drainage ditches) by rain, winds, or any other means, deliberate or accidental.
 - c. Cutting of trees shall be limited to the extent necessary for clearing the foundation site for construction, unless otherwise required by proper health or other authority.
 - d. In the event of non-compliance whether damage is a fact or impending, the Club shall have the right to immediately suspend the Building Permit until such time as the Club agrees that the damage to other property has been corrected and/or that appropriate steps have been taken to prevent impending damage to other property. Any costs incurred by the Club in correcting such damages shall be borne by the owner. Notice of such action by the Club shall be given to the Contractor and the Owner.
 - e. In case of Building Code violations, the Club has the right to levy an administrative assessment on the Hide-A-Way Lake Club Member and/or Contractors; and, the Club has the right to refuse access to Hide-A-Way to such Contractors who are non-members of Hide-A-Way Club.
 - f. No building permit will be issued for subsequent projects where the Owner and/or Contractor are responsible for an unresolved violation.

TRAFFIC REGULATIONS

- 40. Hide-A-Way Lake is a large subdivision with many miles of streets and roads and has a large and growing population; and, in the interest of the safety of all persons using the streets and roads within Hide-A-Way Lake, the Board of Directors shall have the authority to make, adopt, amend, repeal and otherwise administer such Traffic Regulations as the Board may deem necessary or advisable for the safety of all persons and to maintain the safe and orderly flow of traffic within Hide-A-Way Lake which authority shall include but shall not be limited to the following:
 - a. The Traffic Regulations and Rules of the Road as set forth in title 63, Chapter 3, Mississippi Code of 1972, as amended, or any amendment, change or revision made by the State of Mississippi in said Traffic Regulations and Rules, are adopted and all persons using the streets and roads within Hide-A-Way Lake are subject to such regulations and rules.
 - b. Unless otherwise posted, the speed limit for vehicles using the streets and roads within Hide-A-Way Lake shall be 25 miles-per-hour.
 - c. Designate major and minor streets for the placement of No Parking signs, One-Way Street signs, Stop signs, Traffic-control signals, and other traffic management devices within Hide-A-Way Lake.

- d. Establish load, height, and width limits for vehicles using the streets, roads and parkways within Hide-A-Way Lake.
- e. Regulating vehicles such as ATV's, three wheelers, golf carts, dirt bikes, go-carts, etc., to use the streets, roads and parkways or other common areas within Hide-A-Way Lake.
- 41. Said Traffic Regulations and Rules of the Road may be enforced by any duly authorized law enforcement officer; or by any individual upon affidavit filed in any court of proper jurisdiction.

GENERAL REGULATIONS

- 42. In addition to all other provisions of these Restrictions, Covenants and Conditions, and for the general safety and well being of all Lot Owners and the protection of persons and property within Hide-A-Way Lake Subdivision, the Board of Directors of Hide-A-Way Lake Club, shall have the authority to write, adopt, amend, repeal, enforce, and administer Rules and Regulations applicable to all common space within Hide-A-Way Lake Subdivision.
 - a. Specifically the Board of Directors shall have such authority with respect to rules and regulations in the following particulars:
 - 1) Rules for Usage of the Lodge, Restaurant, Meeting Rooms and Office Area;
 - 2) Stable, Marina, Tennis Court, Swimming Pool and Beach Rules;
 - 3) Signage Rules and Regulations;
 - 4) Animal Control Regulations;
 - 5) Lake and Park Recreation Rules and Regulations;
 - 6) Security Regulations including Traffic Control;
 - 7) All Other Common Property, (and Operations).
 - b. Hide-A-Way Lake Club, Inc., Hide-A-Way Property Owners Association, Inc., or individual Lot Owners (subject to the limitations herein elsewhere set forth) shall have the right to enforce all rules and regulations currently in effect or as they may be amended from time to time by the Board of Directors; and, the right to enforce any new rules and regulations made by the Board of Directors.

43. Preferential Treatment or Prejudice.

Restrictions, covenants and conditions applicable to the Lot Owner shall likewise be applicable to all persons in possession of property under agreement with the Lot Owner or coming onto the premises of Hide-A-Way Lake by permission of the Lot Owner.

44. Administrative Assessments for Violations.

The Board of Directors shall have the right to enforce the Restrictions, Covenants and Conditions; and, shall have the right to enforce the said Rules and Regulations by appropriate means including, but not limited to, the right to prosecute in any court or the right to levy an administrative assessment for violations. Only the Board of Directors, or persons designated by the Board, shall have the right to assess administrative assessments for violations of said Rules and Regulations.

45. Lake Use Regulations.

The pumping of water from any lake or pond is prohibited except by the Fire Department, unless prior to pumping a special permit, in writing, is granted by the Hide-A-Way Lake Club.

46. Water wells.

The Board shall have the authority, on application from a Lot Owner, to allow water wells used exclusively for operation of closed loop ground source heat pump. No other water well shall be drilled upon any of the numbered Lots by the Lot Owners so long as water for domestic uses shall otherwise be available to the owners of said Lots, but nothing herein contained shall be construed as prohibiting Hide-A-Way Lake Club, its successors, assigns, or nominees from drilling a well, or wells, for the purpose of supplying water for its use and supplying water to the owners of any property in said subdivision boundaries.

47. Animal Control Regulation.

To protect the health, property and well-being of Hide-A-Way residents, no animals, livestock, or poultry of any kind shall be kept on any Lot, except that traditional and customary household pets shall be allowed.

- a. All household pets must have proof of applicable vaccination.
- b. Animals which interrupt the quiet of the neighborhood are prohibited.
- c. Animals which, due to their aggressive behavior or otherwise, cause reasonable concern for the safety of persons, pets, or property are prohibited.
- d. It shall be a violation of the covenants for any Lot Owner to allow a pet to run at large within the Subdivision. When exercising or walking pets, the animal must be restrained by a leash at all times.
- e. Any pet found running at large in violation of Section 47(d) may be caught and detained by a person designated by the Club as the Animal Control Officer. Pets so impounded shall be dealt with in the manner specified in the Hide-A-Way Club, Animal Control Regulations.
- f. All Lot Owners maintaining pets in Hide-A-Way Lake shall comply with the Hide-A-Way Lake Club, Animal Control Regulations, which may be amended and revised from time to time by the Board.

48. Signage.

All signs, billboards, or advertising structures of any kind are prohibited on all Lots except for the following:

- a. Hide-A-Way Lake Club may display such sign on Lots owned by the Club, or upon common property as may be necessary to inform Lot Owners of danger, restricted access, activities, events, meetings, or such other purposes as may be authorized by the Board of Directors.
- b. A sign measuring 8" x 24" inches may be displayed by Lot Owner on his Lot showing the name of the Lot Owner and address of the property.
- c. In addition, a separate sign measuring 8" x 24" inches may be displayed by Lot Owner on his Lot stating his telephone number.

- d. No other signs are permitted on Lots within Hide-A-Way Lake Subdivisions, including but not limited to "For Sale" signs.
- 49. Outside burning of any leaves, trash, etc., is restricted.
 - a. Lot Owners must obtain permission to burn rubbish, leaves, trash, etc., by obtaining a burning permit from the Club Office.
 - b. The Club Office will not issue a rubbish burning permit unless:
 - 1. Lot Owner gives the date(s), time(s) and location of the proposed burn site, and
 - 2. Description of and quantity of the material to be burned, and
 - 3. Name of an individual over the age of 18 years that will be present at the burn site for the duration of the burn, and
 - 4. The named individual affirms that he/she has sufficient knowledge, equipment and ability to safely complete the burn without danger to other property, and
 - 5. Club Manager determines that the burn requested may proceed without unreasonable danger to other persons or property.

50. Firearms.

The use of firearms including but not limited to pellet guns within the Hide-A-Way Lake Club, Inc., boundaries is prohibited except in areas that may be designated for such purposes by Hide-A-Way Lake Club.

51. Noxious or Offensive Activities.

No noxious or offensive activity shall be carried on upon any Lot, or upon any common property, or lake, or road, or street, or parking area, or anywhere within the boundary of Hide-A-Way Lake which is, or which if allowed to continue would become, noxious or a nuisance to Lot Owners within Hide-A-Way Lake boundaries.

- a. For the purposes of this instrument, and in addition to any meaning of noxious activity which may otherwise be applicable, **noxious activity** shall include but not be limited to the following:
 - 1. Conduct which is, or which if allowed to continue would become, harmful or injurious to the health, physical well-being, or property of adjoining Lot Owner.
 - 2. Activities which produce noxious fumes, gasses, vapors, or odors.
 - 3. Conduct which is, or which if allowed to continue, would become a danger to the person or property of any Lot Owner or to any person or property within Hide-A-Way Lake.
- b. For the purposes of this instrument, and in addition to any meaning of **offensive activity** which may otherwise be applicable, offensive activity shall include but not be limited to the following:
 - 1. Loud or boisterous conduct including operation of loud motor bikes, outboard motors, vehicles, boom-boxes, etc., on any property which disturbs the peace of adjoining Lot Owners.

- 2. Operation of a motor vehicle anywhere within Hide-A-Way Lake Subdivision, including but not limited to streets, roads, parking area, and common areas in a dangerous or reckless manner.
- 3. Conduct which is cruel to animals or pets.
- 4. Hosting or otherwise allowing social activities to take place on any Lot attended by more individuals that can be accommodated at the physical location of the activity taking into consideration the number of people attending, parking of vehicles, possible restriction of or interference with normal or emergency traffic, or interference with the normal activity of other Lot Owners or Hide-A-Way Lake Club.

52. Vehicle Maintenance.

No stripped down, unsightly, disabled, or junked motor vehicle, trailer, water craft, or parts thereof, shall be permitted to be parked on any street, parkway or lot.

53. Licensure Regulation.

All motor vehicles, trailers, and water craft must be currently licensed and comply with safety regulations as stated in the General Regulations of Hide-A-Way Lake in effect at the time and as amended and revised.

54. Lot Maintenance.

All Lots, whether occupied or unoccupied, and any improvements placed thereon shall at all times be maintained in such a manner as not to become dangerous to life or property by reason of decay, lack of maintenance, infestation of rodents, dead tree(s), and excessive growth (such as over grown weeds or grass). The unsightly accumulation of rubbish, debris, unused materials and furnishings is prohibited. No garbage or refuse shall be dumped, stored, or accumulated on any Lot or be thrown on any Lot or roadway or common area or into the Lake.

55. Structure Maintenance.

Any structure which may be destroyed in whole or in part by fire, windstorm, vandalism, or other means must be rebuilt or all debris removed and the Lot restored to a sightly condition with reasonable promptness; provided, however, that in no event shall such debris remain on any lot longer than ninety (90) days. After the ninety (90) days, the Club may consider such a structure, or any remaining portion of a structure, as abandoned "attractive nuisance" and the Club may take action to bring into compliance the structure and/or Lot for protecting the safety of other Hide-A-Way Lake Lot Owners, guests and property.

56. Notices of Violations.

Thirty (30) days after Hide-A-Way Lake Club has mailed the Lot Owner a Notice of Violation of the General Regulations, Hide-A-Way Lake Club shall have the right to undertake and perform or contract for the work or other action necessary to protect Hide-A-Way Lake members, property owners and property from such dangerous conditions and to bring into compliance any Lot and/or Improvements thereon which are in violation of the General Regulations and, Hide-A-Way Lake Club shall further have the right to charge reasonable costs back to the owner for such expenses incurred.

OPERATION AND MAINTENANCE OF RECREATIONAL, SOCIAL, AND CULTURAL FACILITIES

- 57. No sale, transfer, lease, or other disposition of any Lot within the boundaries of Hide-A-Way Lake, shall be consummated unless and until the transferee has filed a copy of the conveyance with the Club Office and Lot Owner has been issued appropriate cards for use within Hide-A-Way Lake. This restriction shall not apply, however, to lenders who may acquire said property in any foreclosure sale brought by them without regard to such membership restrictions, nor shall it apply with respect to a transfer of such property pursuant to a duly probated will or by virtue of the intestacy laws of the State of Mississippi.
- 58. By accepting and/or filing a deed which conveys title to any Lot within the Subdivision in the Office of the Chancery Clerk of Pearl River County, the Lot Owner shall and does thereby become a member of Hide-A-Way Lake Club.
- 59. Said membership shall require observance of the rules and regulations established by said Club for the benefit and general welfare of its members and for the official operation thereof. Said membership shall also require payment, when due, of such dues, fees, and charges as the Club shall find necessary for the maintenance of the Club facilities and services, including but not limited to the maintenance of lanes, roads, streets, parks, lakes, and other services and benefits which said Club may provide for the benefit of the Lots, Club facilities, and members.
- 60. By acceptance and retention of title to any Lot within the boundaries of Hide-A-Way Lake, each Grantee, his estate, his devises, his heirs, and assigns who are or become members of Hide-A-Way Lake Club do hereby covenant and agree that said Hide-A-Way Lake Club, its successors, and assigns shall have a lien upon the subject Lot or Lots second only to (1) liens for taxes; and (2) any duly recorded mortgage, to secure the payment of the aforementioned dues, fees, and charges, including court costs and reasonable attorney fees incurred in connection with collection of the same, it being agreed and understood that this covenant and agreement shall be in addition to and shall not be affected by such contract, security agreements, and applications as such Grantees, their heirs, or assigns may enter into with Hide-A-Way Lake Club.
 - a. Property of a Lot Owner passing title into the hands of his mortgagee by foreclosure, deed in lieu of foreclosure, or otherwise shall, on application of the mortgagee, be declared by the Board to be exempt from club dues and assessments for only such time as the property shall remain dormant and vacant in the hand of the mortgagee. If the said mortgagee shall rent, sell, transfer or otherwise make use of said property such that the property is no longer dormant, then said property shall at that time again become subject to the dues and assessments of Hide-A-Way Lake Club.
 - b. Property of a Lot Owner passing title under a Last Will and Testament or by the laws of descent and distribution shall at all times remain subject to these Restrictions, Covenants and Conditions; however, no dues and/or assessments shall be charged during the dormancy/vacancy, pendency of probate proceedings or, for one-year after the date of death of the Lot Owner, whichever shall be the least.
- 61. Notwithstanding anything to the contrary contained herein, Hide-A-Way Lake Club, its successor and assigns, reserves for itself and its designated agent or agents the right to use any Club owned Lot, or Lots, within Hide-A-Way Lake boundaries for administrative purposes together with further right to dedicate and/or use such Lots within the said Club boundaries as they may deem necessary or desirable for the use or benefit of property owners and Club members.

TERM OF COVENANTS, CONDITIONS, AND RESTRICTIONS

- 62. These restrictions, covenants, and conditions may be enforced by Hide-A-Way Lake Club, and/or Hide-A-Way Lake Property Owners Association, and/or by the owner of any Lot within the boundaries of Hide-A-Way Lake Subdivision, either by proceedings for injunction or to recover damages for breach thereof, or both.
- 63. However, only Hide-A-Way Lake Club, its successors, or assigns may assess administrative assessments, or file suit to collect any of the charges and expenses mentioned in these Restrictions, Covenants, and Conditions to enforce foreclosure of any lien therein granted, with said suit to be filed in any Court of competent jurisdiction and with the venue to be Pearl River County, Mississippi.
- 64. In the event it is necessary for the Club to file suit for any reason to enforce any of the provisions of these Restrictions, Covenants and Conditions, the Club shall be entitled to recover its reasonable attorney's fees and court costs incurred in the enforcement of these Restrictions, Covenants and Conditions, and The Club shall have a lien upon the subject Lot or Lots for the payment of said attorney's fees and costs.
- 65. These restrictions, covenants, and conditions are to run with the land and shall be binding on all parties and persons claiming under them until July 1, 2000, after which time said restrictions, covenants, and conditions shall be automatically extended, for successive periods of ten (10) years unless an instrument signed by a majority of the Lot Owners has been recorded, agreeing to a change in said restrictions, covenants, and conditions in whole or in part.
- 66. If any portion of these restrictions, covenants, and conditions shall be declared invalid by judgment or court order, it shall not affect the validity of any other provision or portion thereof.

WITNESS our signatures, upon this, the 25 day of August, A.D. 1994.

Hide-A-Way Lake Club, Inc. Board of Directors

EDWIN GOEDE, JAMES E. FLEMING, ROBERT WALL, CLARK BRYAN, LLOYD J. POISSENOT, RALPH MAXWELL and JACK CASSADAY

STATE OF MISSISSIPPI County of Pearl River

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named EDWIN GOEDE, JAMES E. FLEMING, ROBERT WALL, CLARK BRYAN, LLOYD J. POISSENOT, RALPH MAXWELL and JACK CASSADAY, who each acknowledged to me that they signed, executed, and delivered the foregoing RESTRICTIONS, COVENANTS AND CONDITIONS FOR HIDE-A-WAY LAKE SUBDIVISION UNIT NO. 1 THROUGH UNIT NO. 19 INCLUSIVE Declaration of Covenants on the day, in the year, and for the purposes therein contained.

GIVEN under may hand and official seal of office, the 25 day of August, A.D. 1994.

MISSISSIPPI STATEWIDE NOTARY PUBLIC MY COMMISSION EXPIRES SEPT. 16, 1997 BONDED THRU STEGALL NOTARY SERVICE

Notary Public

THIS INSTRUMENT WAS PREPARED BY M.D. TATE II, ATTORNEY 108 EAST CANAL STREET POST OFFICE BOX 129 PICAYUNE, MISSISSIPPI 39466 TELEPHONE (601) 798-1123 MS BAR NO. 7439

STATE OF MISSISSIPPI, PEARL RIVER COUNTY

I hereby certify the foregoing instrument was filed for record in my office on the 30 day of August, 1994 at 8:20 A.M. and that the same is now duly recorded in Deed Record No. 613 on page 118-138 of Record of Land Deeds in my office.

Given under my hand and Seal of office this 30 day of August, 1994.

Chancery Clerk

DISCLAIMER

COVENANTS VARY FROM UNIT TO UNIT. PLEASE INQUIRE AT THE HIDE-A-WAY LAKE OFFICE FOR COVENANTS THAT APPLY TO YOUR LOT NUMBER.

DISCLAIMER

IT IS UNDERSTOOD THAT IT IS FORBIDDEN TO UTILIZE THE INFORMATION CONTAINED IN THIS DIRECTORY FOR PURPOSES OF TELEPHONE, DIRECT MAIL OR DIRECT SALES SOLICITATION.

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REVISED 8/25/2009