



HARBOR GATE CO-OWNERS COUNCIL
99 HARBOR GATE
ANDERSON, SC 29625

RULES AND REGULATIONS
Memorandum No. 1
May 1, 1984
Revised July 1, 1993

TO: Harbor Gate Co-owners
FROM: Board of Directors *A. E. Hall*
SUBJECT: An Introduction to Harbor Gate's Rules and Regulations

The purpose of this memorandum is to announce the publication of the Harbor Gate Rules And Regulations and to provide background information on why this is necessary and important.

- . The Harbor Gate Co-Owners Council, Inc., is composed of all persons and legal entities who own residential units within the Harbor Gate condominium complex.
- . The Board of Directors is composed of seven Co-Owners who are elected by the Council. They are charged with managing the property and business of Harbor Gate.
- . The Master Deed is the document which established Harbor Gate and prescribed the manner in which it would be operated. It includes the By-Laws which prescribe the duties of the Board of Directors. Among those duties are the adoption and enforcement of Rules and Regulations.
- . Over the years the Boards of Directors have adopted and announced many Rules and Regulations. At the present time, however, there is no single document which consolidated these Rules and Regulations. To remedy this situation, the Board of Directors will publish a series of numbered memoranda which will consolidate our Rules and Regulations. These memoranda will not, however, be limited to a repetition of the regulatory do's and don't's. They will also include important information, matters of record, and procedural instructions.
- . Numbered memoranda will be of a permanent nature and will remain in effect until rescinded or revised. They will be printed on a distinctive colored paper for easy identification.

As a matter of information, Memorandum No. 2 will be an executive-type summary of current Rules and Regulations, No. 3 will be concerned with the Club House, and No. 4 will deal with the swimming pool. These separate memoranda will be published as rapidly as they can be revised and approved by the Board of Directors.



HARBOR GATE CO-OWNERS COUNCIL
99 HARBOR GATE
ANDERSON, SC 29625

RULES AND REGULATIONS

Memorandum No. 2

May 1, 1984

Revised July 1, 1993

TO: Harbor Gate Co-Owners and Residents
FROM: Board of Directors *M. E. Wick*
SUBJECT: Summary of Rules and Regulations

This memorandum summarizes the principal documents that establish the Rules and Regulations governing community life and activities at Harbor Gate.

Co-Owners are responsible for insuring that these Rules and Regulations are brought to the attention of and observed by the residents of their house-holds and their guests. Co-Owners are also responsible for insuring compliance by anyone to whom they may lease or loan their Unit.

The Rules and Regulations are summarized in four enclosures which are described below:

ENCLOSURE 1: Restriction on Use of Property.

This is a reprint of ARTICLE TWENTY-THREE of the Master Deed. Each Co-Owner agreed to these restrictions at the time of purchase. No restriction has been changed since initial publication.

ENCLOSURE 2: Definitions.

This document was published in 1983 to provide a common terminology for referring to the various categories of individuals at Harbor Gate. The categories are based on ownership and residence. These definitions are routinely used in Harbor Gate correspondence, memoranda, and newsletters.

ENCLOSURE 3: Privileges and Responsibilities.

This document was published in 1983 to provide in concise format the various privileges and responsibilities associated the residence and ownership. It serves as a base point for the publication of other memoranda.

ENCLOSURE 4: Consolidated Summary of Rules and Regulations.

This document is an updated version of the letter from the President, dated June 24, 1982. It provides the principal Rules and Regulations in alphabetical format.

Co-Owners are invited to provide their comments and recommendations in writing to the Board of Directors at any time with respect to the content and substance of this memorandum.

4 Enclosures: as stated above

ARTICLE TWENTY-THREE

Section 1. RESTRICTION OF USE OF PROPERTY: No Co-Owner shall:

- (a) Use his apartment for purposes other than residential;
- (b) Post any advertisements, posters or signs of any kind in or on the Property, except as authorized by the Council;
- (c) Hang garments, towels, rugs or similar objects from windows, terraces or from any of the facades of the Property; or on any general or limited common elements or elements of the Property;
- (d) Hang dust rags, mops or similar objects from the windows or decks, clean rugs or similar objects on the Property by beating or shaking from decks and patios;
- (e) Place garbage or trash outside the areas provided for such purposes;
- (f) Act so as to interfere unreasonably with the peace and enjoyment of the residents of the other apartments in the Property;
- (g) Maintain any pets which cause distress to residents through barking, biting, scratching or damaging of Property. An owner shall be responsible for all damage caused by his pet or pets;
- (h) Erect or alter any building, wall, fence or other structure; cut any plants or trees, or do any landscaping on the general common elements until the plans and specifications therefor shall have been submitted and approved in writing by the Board and any entity which has a prior right of approval;
- (i) Use musical instruments, radios, televisions or amplifiers in such a ways as to disturb other residents;
- (j) Install wiring for electrical or telephone installments, televisions and radio antennae, machines or air conditioning units or similar objects outside his apartment or which protrude through the walls or the roof of his apartment, except as authorized by the Board.

(pages 27-28)

DEFINITIONS

WITH RESPECT TO OWNERSHIP.

Co-Owner. The legal owner of a Harbor Gate residential Unit. There are 52 Harbor Gate Co-Owners. A Co-Owner may be one or more persons, or a business entity.

Owner. The same thing as a Co-Owner. For purposes of simplicity, "Owner" is used throughout this document.

WITH RESPECT TO RESIDENCE.

Resident. In general, an individual who resides at Harbor Gate. There are three categories of Residents.

Resident Owner. An Owner who resides full- or part-time at Harbor Gate. This category also includes an Owner who does not reside at Harbor Gate, but who has retained control of his Unit as a result of not having leased or loaned it to another party.

Resident Non-Owner. An individual who resides full- or part-time at Harbor Gate as a result of having rented, leased, or borrowed a Unit from an Owner.

Resident Guest. A family member, dependent, or guest of a Resident who is domiciled in a Unit for one or more nights.

Non-Resident. There are four categories.

Non-Resident Owner. An owner who has relinquished control of a Unit as a result of having leased or loaned it to another party.

Non-Resident Guest. The family member, dependent, or guest of a Resident who does not remain overnight.

Visitor. A contractor, tradesman, service representative, utility worker, or other person who visits Harbor Gate for business purposes.

Unauthorized Person. Any person other than the above.

EXAMPLES:

The Harvard son spending the summer at home is a Resident Guest.

If the mother-in-law moves in, she becomes a Resident Guest.

Old friends from Atlanta spending the weekend are Resident Guests.

The preacher who stops in for a visit on Sunday afternoon is a Non-Resident Guest.

The tennis coach who stops by to give you a lesson is a Non-Resident Guest.

The garbage collector is a Visitor.



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PRIVILEGES AND RESPONSIBILITIES
 (by Category of Residence)

	RESIDENT			NON-RESIDENT		
	RESIDENT OWNER	RESIDENT NON-OWNER	RESIDENT GUEST	NON-RESIDENT OWNER	NON-RESIDENT GUEST	VISITOR
PRIVILEGES:						
Courtesy Dock	yes	yes	yes	no	(1)	no
Swimming Pool	yes	yes	yes	no	(1)	no
Sauna	yes	yes	yes	no	no	no
Exercise Room	yes	yes	yes	no	no	no
Rent Club House	yes	(2)	no	no	no	no
Tennis Court (3)	yes	yes	yes	no	(1)	no
Boat Storage Park	yes	yes	yes	no	no	no
Reserved Parking	yes	yes	no	no	no	no
Unreserved Parking	yes	yes	yes	yes	yes	yes
RESPONSIBILITIES:	(4)	(4)	(5)	(6)	(7)	(8)

Note 1: YES, if accompanied by a Resident.

Note 2: A Resident Non-Owner may be authorized if on a lease of one year or longer.

Note 3: Court may be reserved only by a Resident Owner or Resident Non-Owner.

Note 4: Must be familiar with Rules and Regulations, inform all Guests of Rules and Regulations, and insure that Guests comply.

Note 5: In general, a Non-Resident owner is assumed to have transferred all Harbor Gate privileges to whomever he/she has authorized to occupy his Unit. He retains "percentage of ownership" voting rights and responsibilities as a member of the Harbor Gate Co-Owners Council. He must insure that occupants of his Unit are familiar with Rules and Regulations and comply with them. He is financially responsible for their misconduct. He must keep Board of Directors advised as to who occupies the Unit, and when they move in and out.

Note 7: Must comply with Rules and Regulations as explained by host Resident.

Note 8: Must comply with posted Rules and Regulations.



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CONSOLIDATED SUMMARY OF RULES AND REGULATIONS

This document provides an alphabetical listing of principal Rules and Regulations that govern community life and activities at Harbor Gate. It contains the customary do's and don't's that one would expect to find in such a document. It also contains a considerable amount of policy, procedural, and informational data that should prove useful to owners and residents. Changes will be reported in the Newsletter, and revisions will be published as required.

ABSENCE. If you are going to be on an extended absence from Harbor Gate, please let someone know when you will return and how you can be contacted while you are gone. This information is needed if there is a requirement for emergency notification or if there is any problem in your Unit. Inform your neighbor, or your Building Coordinator, or give a note to the Board. Before you leave, arrange for someone to pick up your mail or for the Postal Service to hold it. Be sure and do something about your newspaper deliveries so that they don't accumulate at your door--a sure sign that the owner is absent.

ACCESS Insure that someone knows how to get into your Unit when you are absent. Each Building Coordinator should have a key to each unit in their building. The Master Deed authorizes the Board access to any Unit in case of an emergency originating in or threatening that Unit.

ADVERTISEMENTS. The posting of any advertisements, posters, or signs of any kind in or on the property is not authorized.

ALTERATIONS. The erection or alteration of any building, wall, fence, or other structure; the cutting of any plants or trees, or the performing of any landscaping is not authorized until plans and specifications have been submitted to and approved in writing by the Board. This includes internal structural alterations of any Unit. If you are planning any type of alterations, please consult with the Board.

BOARD OF DIRECTORS. The "Board", as it is usually called, is responsible for managing the property and business of Harbor Gate. It meets monthly and will consider all matters submitted to it in writing by Owners. Individual Board members are available for discussions with residents at any reasonable hour. All members are volunteers who are elected to serve for two year terms. Owners are encouraged to seek election to the Board and share their special skills and talents with the Harbor Gate Community. Various committee assignments are available for interested owners and residents.

ENCLOSURE 4: (to Memorandum No. 2 dated May 1, 1984)

BOAT DOCKS. Four courtesy docks are provided for the convenience of residents. They are for sunning, swimming, fishing, and the temporary mooring of boats for passenger loading and unloading. The Corps of Engineers permit prohibits the mooring of boats at these docks for longer than 12 hours. Water skiing from these docks is not authorized. NO WAKE signs are posted to remind boaters that the waters in the vicinity of these docks are to be protected for the safety and pleasure of non-boaters. Since these docks are shared by 52 families, thoughtfulness and consideration are required by all users. If you are lucky enough to have fish to clean, don't clean them on the dock--PLEASE!

A large Marina Dock is owned by the Harbor Gate Yacht Club, a partnership of those Harbor Gate owners who have purchased slips at this dock. The use of this dock is restricted to those owners and their guests. Slips are occasionally available for sale or rent. Questions concerning this facility should be referred to a member of the Management Committee of the Yacht Club.

BOAT PARKING. Long-term parking or storage of boats and trailers is not authorized in the common parking areas of Harbor Gate. Temporary parking for one week-day night or for a weekend is permitted. Short periods of parking for less than a week are permitted for seasonal maintenance and cleaning, if prior notification is given to the Board of directors. Boats and trailers located temporarily in the parking areas should be identified with the resident's name and unit number.

A small parking area for boats and trailers is located adjacent to the tennis court. It is available on a first-come-first-serve basis to resident owners and non-owners. A Coordinator appointed by the Board of Directors oversees the operation of the Boat Park. Owners are required to identify their boat and/or trailer with their name and unit number.

BUILDING COORDINATOR. The Board of Directors appoints a Coordinator for each residential building. The duties of the Coordinator include the following: (1) provide a channel of communication between residents and Board, (2) provide an opportunity for residents to participate in the management of the community, (3) maintain a current list of residents in the building, (4) coordinate emergency access to apartments, (5) coordinate projects such as the spring and fall cleanups, (6) assist in the resolution of minor problems of interest primarily to that building, and (7) make recommendations to the Board with respect to maintenance, security, safety, and other appropriate matters.

BUTT CANS. Small (one-gallon) butt cans have been placed strategically throughout the area for the use of smokers. Smokers are requested to place their butts in these cans rather than on the ground. We do not have maintenance to pick up butts.

BUSINESS. Harbor Gate property may not be used for purposes other than residential. Examples of unauthorized business use include the following: rental of the Club House for commercial purposes; the conducting of yard/garage sales; the posting of FOR SALE signs on buildings, vehicles, or boats.

CABLE TELEVISION. Cable service is available from Premiere Cable TV on an individual contractual basis to residents. Contact the company at 226-6605 or 338-9975 for current rates and service.

CHILDREN. Though not so designated, Harbor Gate is essentially an adult residential community. There is, of course, no prohibition on children as residents or guests at Harbor Gate. It is essential, however, that those adults having responsibility for children insure that the conduct and behavior of those children is of exemplary standards.

CLOTHES LINES. Clothes lines are not authorized on decks, patios, porches, or in any outdoor common areas.

CLUB HOUSE. Specific and detailed rules governing the use and rental of the Club House are contained in Memorandum No. 3.

CONTRACTORS. A number of contractors service the needs of the Harbor Gate community such as lawn maintenance, garbage pickup, facility maintenance, and treatment plant operation. Each contractor is supervised by a designated member of the Board of directors. Contractors are not authorized to respond to specific request from residents for individualized service. Their contracts spell out their duties and the amounts they are to be paid. Residents having comments with respect to the performance of a contractor should direct those comments to the Board member responsible for that contractor. Memorandum No. 8 lists the various responsibilities of Board members.

CUTTING OF BANKS. The lower portion of the bank of Harbor Gate's shoreline is property of the U.S. Government. The Corps of Engineers controls the utilization of government property by strict regulation. Signs and orange painted rings on trees mark the government boundary lines. The cutting of vegetation on government property is limited to "underbrushing" which is defined as, "... the cutting and continued control of undesirable vegetative growth (weed, vines, briars, etc.) not more than 3 times a year to a height not less than 4 inches."

Subject to the availability of funds, the Board of directors contracts for the underbrushing of Harbor Gate's banks (government and non-government portions) twice a year. Residents desiring more frequent cutting are authorized to cut the upper portion of the banks so long as no erosion problems are created. The cutting of the lower (government) portion of the bank must be limited to "underbrushing" as defined above. The use of chemical agents on the banks such as defoliants and herbicides is not authorized. For additional details, see Savannah District Engineer Publication DP 1130-2-9, 1/31/79.

CUTTING OF TREES AND SHRUBS. Residents are not authorized to cut any trees or shrubs on Harbor Gate common property or on adjacent government land.

DECORATIONS. The external decoration of residential buildings is prohibited with the exceptions of: (1) U.S. Flag on national holidays, and (2) seasonal decorations in December. Seasonal or holiday decorations should be in good taste and must be safe from fire hazard if electrical connections are involved. Window decorations should at all times be in good taste. Drapes, blinds, and shades should be in colors compatible with the external colors of the building--preferably neutral tones. External window boxes and greenhouses are not authorized without prior written approval of the Board of Directors.

DEFINITIONS. Enclosure 2 (page 3) of this Memorandum provides special definitions of residence and ownership that are unique to Harbor Gate. These definitions are used routinely in correspondence, newsletters, and meetings. Owners and residents are urged to become familiar with these definitions to insure full understanding of matters affecting our community.

ELEVATORS. Buildings IV, V, VI, and VII are equipped with small elevators. These are passenger elevators not freight elevators. Their capacity is 450 pounds and they are not designed for transporting heavy loads such as furniture, appliances, and firewood. After use, please turn off the light and close the gate and door. The elevator cannot be called to another floor if the gate or door has been left ajar. The elevators receive routine maintenance and scheduled safety inspection by the U.S. Elevator Company of Greenville. If you have any difficulties, contact your Building Coordinator or a member of the Board.

Emergencies. Routine emergencies such as power failures and water main leaks are reported by the Board of Directors to the appropriate authorities. Residents noting such problems are requested to advise a member of the Board promptly.

Life-threatening emergencies such as fire, accident, or civil disturbance should be reported to the proper authorities by the first resident becoming aware of the problem. A member of the Board should be notified next so that the resources of the community may be mobilized to assist. Emergency telephone numbers are:

Dial 911 - If unable to reach 911, dial the following:

FIRE	226-6013	Anderson County Fire Department
AMBULANCE	224-4444	Ambulance Service
SHERIFF	260-4400	Anderson County Sheriff
HIGHWAY PATROL	260-2200	South Carolina Highway Patrol

It is also important to have someone at the gate to direct emergency vehicles to the right place.

ENERGY CONSERVATION. Residents are requested to be energy conscious in the use of electricity and water provided through Harbor Gate common meters. In the Exercise Room turn off lights and equipment after use. In the Club House turn off lights, sauna, showers, kitchen appliances, and set the thermostat at the prescribed level. In the pool area, turn off showers and faucets. The Board of Directors is responsible for the maintenance of all external, automatic controlled lights--including bulb replacement. Some light fixtures have been inactivated because of the excessive number of lights on some buildings. Residents having individually controlled external lights are requested to keep them turned off during the daytime.

EXCEPTIONS. The Board of Directors is aware that under some circumstances, portions of this Memorandum on Rules and Regulations may appear inapplicable or be unclear. In such situations, owners and residents are urged to request exception or clarification from the Board. Such requests should be written.

EXERCISE ROOM AND SAUNAS. Use of these facilities is restricted to residents only. No food or drink is authorized in these facilities. No resident under 14 years of age may use them unless accompanied by an adult. The user is responsible for police, cleanliness and security to include turning off lights and equipment and locking the exercise room door after use.

FIRE PLACE AND CHIMNEY CLEANING. Owners are responsible for insuring that the fire places and chimneys in their Unit are maintained in a clean and safe condition. The "zero-clearance" chimneys in our buildings can be a hazard if they are not inspected and cleaned on a regular basis. A build-up of soot and residue in the chimney pipe

can catch on fire, especially if fire places are over-fired. This has happened at least twice in Harbor Gate's history. One hazardous chimney in a building is a danger to the entire building. The Board of Directors will arrange for annual inspections of all fire places and chimneys during the non-heating season. The assistance of Building Coordinators and residents will be necessary to insure access for the inspector. Owners will be advised when cleaning is necessary. Cleaning will be at the owner's expense. The contractor will offer an attractive discount to those who pre-authorize cleaning on an "if-required" basis.

FIRE WOOD. The procurement of fire wood is a responsibility of the individual owner or resident. The storage of wood can create a number of problems such as destruction of lawn areas; surface erosion; elevator damage; deterioration of outdoor carpeting; rotting of wooden decks; and the attraction of insects, termites, rodents and reptiles. Guidelines for the storage of wood are:

- . Don't overstock! Schedule purchases so that wood is expended at the end of the heating season. This will provide opportunity to clean and rehabilitate area where wood was stored, and to spray for insects.
- . Store only limited amounts of wood on decks and porches. Use metal storage racks such as the commercially available "O-rings".
- . Select inconspicuous areas for outside storage. Stack wood off the ground on runners such as landscape timbers.
- . Do not stack wood against building walls. Stack wood behind the buildings near the edge of the bank to prevent insects and rodents from entering the building, and to prevent damage to the walls. No wood should be stacked in the common areas.

FIRE WORKS. The use of fireworks is prohibited on all Harbor Gate property, including the docks.

FREEZING WEATHER PRECAUTIONS. Special precautions are necessary to protect your property and that of your neighbors when there is a probability of freezing temperatures. The heating system should be left on with the thermostat set no lower than 55 degrees. This is critical if you are going to be away for any length of time or if your Unit is standing vacant. Under no circumstances should a Unit be left with the electricity turned off unless measures have been taken to protect the water system from freezing. Such measures include turning off the main water valve (outside in the box) and draining the pipes in the Unit. In most buildings there are pipes in the walls, between the floors, and in the attics. If the water freezes and a pipe breaks, it is usually a disaster for more than one family. If water and electricity are both turned off, be sure that the switch on the water heater is also turned off to prevent burning out the elements in the heater if the electricity is turned back on before the heater has filled with water.

GARBAGE. A contractor collects garbage and trash on Monday and Thursday of each week. Residents are responsible for providing their own metal or plastic garbage can (with lids) in the fenced garbage areas, and for placing all of their garbage and trash in those containers. Kitchen trash compactors are recommended, otherwise, garbage must be placed in plastic bags and bags must be tied. Lids on cans must fit tightly and securely to keep odors in and small animals, rodents, and insects out of

the garbage. The police and cleanliness of fenced garbage enclosures is a responsibility of the residents of that building. Their collective efforts, especially in the summer, are necessary to insure a pleasant and sanitary situation.

GATES. The entrance and exit are controlled by two electronic gates. These gates lift automatically with the approach of a vehicle. Observe the STOP signs at the gates and approach slowly.

Occasionally the gates will not operate because of power failure or broken mechanism. Do not try to force the gate arm! That can result in expensive repairs. Contact the Board member responsible for Building and Facility Maintenance to report any difficulty with the gates. Either arm can be removed by loosening the two bolts in the bracket that holds the arm. Use a small wrench or pliers and slip the gate out of the bracket.

-GRAM. To facilitate communications between Owners and Board, a form is available called a "Harbor-Gram" or -Gram. It can be used to send messages in either direction, and it will meet the requirement for written communications with the Board on matters of substance. A copy is provided with this memorandum. Additional copies can be duplicated by you for your use.

GRILLS AND BARBEQUES. Outdoor cooking on gas/charcoal grills must be done with consideration for safety and proximity to other residents. The use of grills on balconies can be particularly hazardous. They should be monitored constantly while in use, and fires should be completely extinguished immediately following use. Coordinate with close neighbors to insure that smoke and odors are not offensive--a lot depends on the direction of the wind. Do not store grills conspicuously. Grills should not be visible from the side of the building that faces the parking areas. A gas-fired grill is available at the Club House for the use of residents, who will be responsible for cleaning the grill after use.

HEATING AND AIR CONDITIONING. Owners are responsible for the maintenance of heating and air conditioning equipment, including any portion of their Unit system that may be located in common areas. Two things that residents may do to improve the effectiveness of their systems are: (1) change filters frequently, and (2) keep furnace room clean and uncluttered to insure a free flow of air. Do not store inflammable materials and liquids (including paint) in furnace rooms.

HGCOC. The abbreviation for Harbor Gate Co-Owners Council is "HGCOC". We don't know how to pronounce it, but we use it in all official correspondence. Please be familiar with it.

INSURANCE. The Board of Directors maintains a master insurance policy which provides property and liability coverage for all Harbor Gate buildings and facilities. Owners and residents should note that this policy does not provide complete coverage for the individual. It does cover some items within each Unit such as installed appliances and floor coverings; however, to be fully protected, the individual should have a separate policy to cover furniture, personal belongings, and liability. Such policies can also be written to cover living expenses if forced to vacate the premises in the event of an unfortunate incident. The master policy includes a \$500.00 deductible clause. This means that the owner or resident is responsible for paying the first \$500.00 of any insurable loss sustained inside a Unit. All matters concerning insurance should be referred to the Treasurer.

KEYS. Each Board member has access to the master keys associated with all common elements, ie Club House, Maintenance Shop, Gate House, Swimming Pool, Treatment Plant. The Board does not maintain a set of master keys for access to Units.

LEASING OF UNITS. Successful leasing arrangements require cooperation and communication among the owner, the owner's property agent (if there is one), the prospective lessee, and the Board of Directors. As an initial step before leasing a Unit, the owner is requested to contact the Board of Directors. Detailed information on leasing procedures is contained in Memorandum No. 6.

MAILING ADDRESS. The local postmaster has advised that it is no longer necessary for Harbor Gate residents to include the route number in their address. Therefore, a current address would appear as follows:

Mr. Walter W. Wonderful
53 Harbor Gate
Anderson, SC 29625

The revised mailing address for all communications with the Board of Directors is:

Harbor Gate Co-Owners Council
99 Harbor Gate
Anderson, SC 29625

MAINTENANCE FEES. The Board of Directors announces maintenance fees for the next year in early December. Monthly fees are payable as of the first. A \$5.00 penalty is assessed if a fee is not received by the tenth day of the month. Fees should be directed to the Treasurer at the address indicated above. Checks should be made payable of HGCOG. Advance payments are, of course, accepted.

MAINTENANCE SERVICE. Owners are responsible for the maintenance of appliances, mechanical equipment, plumbing fixtures, and all other internal portions of their Units. The Board of Directors is responsible for external maintenance of buildings, facilities, and grounds. Occasionally, some problem will seem to fall in a gray area between the responsibilities of owner and Board. Such matters should be referred to the board for resolution.

MANAGER. Unlike most condominium projects, Harbor Gate does not have a paid, professional manager. Management is performed by the Board of Directors, the members of which are unpaid volunteers elected by the Co-Owners Council. The Board is collectively responsible to the Council. No Board member is individually responsible to any Co-Owner in the performance of official Harbor Gate duties.

MOVING. Residents moving in or out are requested to inform a neighbor, the Building Coordinator, or a member of the Board in advance. Residents are security-conscious and will normally challenge a truck that arrives unannounced and starts loading furniture. Advance notice will prevent embarrassment and will often assist the driver by insuring that a knowledgeable person is available to provide directions and parking instructions.

MUSICAL INSTRUMENTS, RADIOS, STEREOS, TELEVISIONS. Residents are required to limit the volume so that their pleasure does not disturb their neighbors. Sounds carry exceptionally well through walls, ceilings, and floors despite the insulation that

was included in the original construction. Bass notes, in particular, carry a long way; and sometimes this can be remedied by reducing the level on the bass control. Residents who are disturbed by loud music and noises should contact the source at the time the disturbance is occurring. Problems that cannot be resolved between parties, or with the assistance of the Building Coordinator, may be referred to the Board of Directors.

NEIGHBORHOOD WATCH. This ongoing program seeks the involvement of all residents in the security of Harbor Gate. It includes a lot of common sense actions such as:

- . If you are going to be away, notify a neighbor and arrange for your mail and newspapers to be picked up by someone or for delivery to be suspended until your return.
- . Report suspicious activities in the area to your Building Coordinator, a member of the Board, and/or to the County Sheriff.
- . Report unidentified vehicles "cruising" the area--especially at unusual hours. Be sure to record the license tag number and type of vehicle.
- . Keep an eye on your neighbor's property. Be alert for any signs of fire or water leaking.
- . In general, be conscious of what is going on in your community, and take note when things don't look quite right. It's okay to be a little nosey!

NEWSLETTER. The Harbor Gate Newsletter is published periodically. It includes official information from the Board of Directors and general information of interest to residents.

NEWSPAPERS. Home delivery of the Anderson and Greenville newspapers is available from their publishers. Mail subscriptions to the Wall Street Journal routinely arrive on the day of publication.

NO-WAKE. Signs are posted on all docks requesting boaters to observe the "NO Wake" rule. This means that boats should be operated at a slow, safe speed in the vicinity of docks, swimmers, fishermen, and populated shorelines. All Harbor Gate boaters are requested to observe the NO WAKE rule meticulously as a matter of common courtesy and boating safety.

OUTDOOR CARPET. The Board of Directors is responsible for the replacement of the outdoor carpet in common areas. Replacement is scheduled when needed and is included in the operating budget.

OVERNIGHT CAMPING. The setting up of camp sites or camp fires on Harbor Gate property is not authorized. Overnight sleeping on the grounds and/or in campers, trailers, or other vehicles is not permitted.

PARKING. The parking areas of Harbor Gate are primarily for the passenger vehicles of residents and their guests. The following controls have been established over the years to protect the rights of residents and to insure that the parking areas present an attractive, residential appearance:

Reserved parking areas are on the same side of the street as residential buildings. Most owners were assigned one or two parking spaces at the time of original purchase. These spaces are identified with the Unit number. Residents should not park in someone else's parking space without prior arrangement, and they should insure that their guests and visitors do not park in another resident's space.

Unreserved parking areas are on the opposite side of the street from residential building. They are generally identified with the nearest residential building. These spaces are available to guests and visitors.

Club House guest may park in the limited spaces available in front of the Club. Cars that cannot park in those spaces should park in the spaces that are available on the highway 24 side of the "Commons". Club guests should not park in areas identified with Building VI or any other residential building. They should not park so as to obstruct entrance and exit gates. Residents hosting Club parties must inform guests of parking restrictions and insure enforcement.

Commercial vehicles, trucks, vans, and trailers are not authorized to be parked except for temporary periods in connection with service calls. Personally owned leisure vans and small pickup trucks are authorized parking.

Boats and trailers are not authorized except for temporary parking of one week-day night or for a weekend. Short periods of parking for less than a week for seasonal maintenance and cleaning are permitted, if prior notice is given to the Board of Directors. There is no provision for the parking of large recreational vehicles or house trailers. Requests will be considered on a case-by-case basis by the Board of Directors.

The storage of vehicles in the parking areas is not authorized. No vehicle may be left up on jacks, blocks, or "coke crates". Abandoned and unidentified vehicles will be reported to the County Sheriff and towed at the owner's expense.

No heavy maintenance will be performed in the parking area such as the replacement of major components. Weekend mechanics will take care to prevent oil and grease stains on the pavement. Radiators will not be drained in storm sewers--which empty directly into the lake. No vehicle with obvious oil, gasoline, or radiator leaks will be parked within Harbor Gate.

Parking on lawns and grassed areas is not authorized.

The speed limit throughout the parking areas and roads of Harbor Gate is 15 MPH--slower if the situation dictates.

Two restricted parking spaces are located adjacent to the Treatment Plant entrance. They are for the use of plant maintenance personnel who visit daily. Boaters are permitted to park in these spaces for loading and unloading not to exceed 30 minutes.

PARTIES. Loud and boisterous partying and/or behavior in residential Units or in the vicinity of residential Units is not permitted.

PETS. The keeping of pets in the Harbor Gate community is subject to strict control. No owner or resident shall maintain any pet which causes distress to other residents by barking, biting, or scratching. No pet weighing in excess of 25 pounds shall be kept in the community. No animal is permitted on public portions of Harbor Gate property unless on a leash or under immediate voice command of the owner. No unusual, vicious, exotic, or dangerous animal shall be kept at Harbor Gate. The designed area for the relief of animals is the grassy bank that parallels Highway 24. Owners walking their pet are requested to carry the customary scooper and plastic bag so that the area remains clean and decent for other pets and residents. Owners are responsible for correcting immediately any obnoxious behavior of their pets.

POLICE OF THE AREA. Harbor Gate does not hire anyone to pick up trash and cigarette butts in the area. A number of thoughtful residents do this voluntarily, and the Board expresses its appreciation for their good work. An even better solution, however, is not to put the litter down in the first place. Receptacles for cigarette butts are located strategically throughout the area.

POOL. A swimming pool is available for residents during the May-September time frame. Because of the number of State, insurance, and safety requirements that must be observed; the details are spelled out separately in Memorandum No. 4. Please read it!

REIMBURSEMENT. Owners and residents are not authorized to be reimbursed for any funds they may elect to spend for the maintenance of property or any other purpose. No owner or resident may make a commitment for the expenditure of Harbor Gate funds unless he/she is a member of the Board and is the manager of the budget account against which the commitment is made.

ROCKS. Rocks are used throughout the area to control erosion. Residents should not move these rocks. Neither should they throw rocks from along the shoreline into the lake.

ROOFS. Residents are required to stay off the roofs.

RUG CLEANING. Rugs and similar property should not be cleaned by beating or shaking from windows, decks, or patios. Garments, towels, rugs, dust rags, mops, and similar objects should not be hung from windows, decks, railings, terraces, or any of the facades of the property.

RULES AND REGULATIONS ENFORCEMENT. The Master Deed requires the Board of Directors to publish and enforce the Rules and Regulations. The Rules and Regulations announce the standards and set the limits for community life at Harbor Gate. The most influential factor in enforcement is the self-enforcement that must be exercised by each citizen of the community. Enforcement actions by the Board, when necessary,

will be collective Board actions. Individual Board members are not expected to be policemen, and are not responsible for taking unilateral action in response to a request from any owner or resident.

SALES OF UNITS. Successful sales contracts require cooperation and communication among the owner, the owner's property agent (if any), the closing lawyer or agency, the buyer, and the Board of Directors. As an initial step before selling a Unit, the owner is requested to contact the Board of Directors. Detailed information on sales procedures is contained in Memorandum No. 6.

SAUNA. Please see "Exercise Room and Saunas" on page 8 of this Memorandum.

SECURITY. Lake property tends to be a target for security problems. The "Neighborhood Watch" program is vital to the community's security. Please read the separate item on this program on page 12 of this Memorandum. The Board does not employ guards, patrols, or watch dogs. It is, therefore, essential that each member of the community maintain a sense of security-consciousness and cooperate with neighbors on security matters. Residents experiencing any type of security problem should report it to the Board of Directors promptly.

SERVICES. Garbage and sewerage services are provided by Harbor Gate as part of the monthly maintenance fee. Owner/residents are responsible for contacting local utility companies direct for services as follows:

Electricity	Duke Power Co.	231-5803
Telephone	Southern Bell Co.	780-2800 (Also see phone book)
Water	West Anderson Water Co.	225-5741
Cable TV	Premiere Cable TV	226-6605 or 338-9975

The U.S. Postal Service provides rural box delivery Monday through Saturday. The carrier also picks up outgoing mail. Be sure and file change of address cards with the carrier.

SPEED LIMIT. The maximum speed throughout Harbor Gate's roads and parking areas is 15 MPH. At times, circumstances will dictate a slower speed, and drivers must exercise good judgment at all times. Runners, joggers, walkers, bikers, and talkers customarily use the internal roads during the hours of daylight and darkness, and drivers must be constantly alert for the safety of these residents.

STATEMENTS. The Treasurer prepares monthly financial statements for the Board of Directors. These statements are available to owners upon their request. Annual financial statements are provided each owner prior to the annual meeting in March of each year.

STORM DRAINS. The drains that carry water from the streets and parking areas drain directly into Lake Hartwell. We swim, boat, ski, and fish in Lake Hartwell; and it is the source of our drinking water. Accordingly, liquids such as oil, gasoline, antifreeze, strong detergents, caustic chemicals, or acid should not be poured down the drains.

TAXES. Owners are assessed property taxes by Anderson County. Tax bills are mailed in the fall and are payable in December. Residents are taxed at a lower rate than non-residents. The appraised value of the property should represent the value of the owner's "percentage of ownership" in the Harbor Gate Horizontal Property Regime.

TENNIS COURT. A tennis court is available for use by resident guests. Non-resident guests may use the court only if accompanied by a resident.

A time board (chalk board) is posted beside the Club House Maintenance Room. Individual players may sign the board reserving the court for one hour of play. Doubles may sign for two hours of play. Individuals may sign board at two hour intervals.

Lights for night play are metered--25 cents for 30 minutes. Meter is near the time board.

Proper tennis apparel must be worn. Tennis shoes are mandatory.

TERMITES. Residents noting evidence of termites or infestation by any other type of insect are requested to notify the Board of Directors.

TOYS. Grassed areas and walkways in front of Units and entrance ways should not be obstructed with toys, bicycles, motorcycles, or other items of personal property.

TRAFFIC. Harbor Gate traffic flows in the conventional U.S. right hand pattern. Particular caution must be exercised in the vicinity of the entrance and exit gates because of limited visibility. STOP signs at each gate must be observed to insure safety and to prevent a collision with the gate arm should there be a mechanical failure. Traffic on Highway 24 is heavy and fast. Exceptional care should be taken when entering and exiting that thoroughfare.

TREATMENT PLANT. Harbor Gate sewage flows to the "Waste Water Treatment Plant" which is located below the tennis court. Sewage is processed into clean water and discharged into Lake Hartwell. The efficient operation of the Treatment Plant is essential to maintaining the style of life at Harbor Gate, and it is a matter of highest priority with the Board. There are a number of restrictions that residents must observe with respect to the Treatment Plant. They are neither pleasant nor conversational, but they are essential.

Don't flush anything down a toilet except that which is intended to be flushed. Specifically, don't flush things such as: paper towels, contents of vacuum cleaner bags, contents of lint catchers, static cling papers from dryers, sanitary napkins and other feminine hygiene products, baby diapers, cigarette and cigar butts, string, twine, rubber bands, plastic bags or wrap, aluminum foil, newspaper, candy wrappers, any other foreign material.

Materials such as listed above do not process through the plant. They become lodged in the grinding mechanism and require removal by hand (not a nice job). Please dispose of all such objects with regular garbage.

Don't pour strong caustic solutions down toilets or other household drains. These include liquids such as lye, paint, paint thinner, solvent, oil, gasoline, and insecticide.

Liquids such as listed above can upset the chemical balance of the bacteria necessary to eliminate waste, thus rendering the plant inoperable. Please dispose of such liquids by placing them in sealed containers and discarding them with regular garbage. Cooking oil bottles, wine jugs, and plastic milk bottles are usually good for this purpose.

If there is a mechanical problem at the Treatment Plant, an alarm bell or buzzer will sound. More often than not this happens at about 3:00 am, and the alarm will continue to sound until someone turns it off. Any resident hearing an alarm should notify one of the individuals responsible for the Treatment Plant. Those individuals are listed in Memorandum No. 8.

TV ANTENNAS. TV, CB, FM, shortwave, or other types of radio antennas are not authorized to be installed on the external portions of any building nor on the Harbor Gate grounds. Early in Harbor Gate's history the Board Authorized the installation of a limited number of antennas because of the poor quality of tv reception. With the availability of cable TV service, no further authorizations will be granted. The long range goal is to eliminate all external antennas. No transmitting device is authorized which interferes with radio or TV reception.

U.S. FLAG. A United States flag is flown 24 hours per day in front of the Club House. No other flags are to be flown from the same staff.

VOLUNTEERS. The Board of Directors is always in need of volunteers to work on projects and committees. If you are willing to share your talents and a little bit of time with Harbor Gate, contact any member of the Board.

WATER PRESSURE. In the summer of 1983, water pressure at Harbor Gate was increased significantly because of the installation of a new water tank by the West Anderson Water Company. The pressure in Harbor Gate pipes at times rose to twice the industry standard. The result was banging in the pipes, broken hose lines, and in some cases, broken pipes. Most owners eliminated this hazard by having a water reducing valve inserted in the line between their Unit and the water meter. If you have not had this done, you are urged to do so. It can be done by any qualified plumber. One special caution: DO NOT LEAVE THE WATER TURNED ON TO YOUR WASHING MACHINE WHEN IT IS NOT IN USE! If you do, only a rubber hose may stand between you and aquatic disaster. Fortunately, most Units have a simple wall valve which turns off both hot and cold water to the washer.

WATERING. During the hot, dry, summer season; residents are urged to share a little water with lawns, trees, and shrubs. Best time to water is in the early morning. Cooperative water on a Building basis is a good way to undertake the project.

WEAPONS. The open display and/or use of any type of dangerous weapon is prohibited.

WIRING. Residents are not authorized to install any type of wiring which protrudes through the walls or roof of any building except as authorized by the Board. The installation of internal electrical wiring will be accomplished by a qualified electrician in accordance with industry standards and the County electrical code.

WRITTEN EXAMINATIONS. The Board of Directors will administer annual written examinations to all owners and residents on the contents of these Rules and Regulations. (On second thought, if you have read from A through W of this document, you should be exempt from examination. In fact you should teach the course! Your exemption is hereby granted.)

WRITTEN REQUESTS. All communications from owners which require decisions by the Board or the expenditure of funds should be in writing. The Harbor-Gram form has been provided for this purpose.

YARD SALES. Yard sales, garage sales, flea markets, and auctions are not permitted at Harbor Gate.