Rules and Regulations

Lakeshore Terrace Condominium Association

April 14, 2024

The Declaration of Protective Covenants and Restrictions, which is contained in the Master Deed provided to every unit owner, gives the Lakeshore Terrace Condominium Association ***Board of Directors*** the authority to create and enforce Rules and Regulations. The Board of Directors has approved these Rules and Regulations so as to:

1) Provide for a sustainable, visually appealing, amicable and safe community environment;

2) Allow for the preservation of aforementioned tenants;

3) Enable action to be taken to prevent or abate conditions which may be inconsistent with the Declaration, the by-laws of the Association and all applicable state and local laws (See by-laws, Section 3H, Article VII); and the Fairfield Glade Property Policies; and,

4) Maintain the esthetic integrity of building exteriors.

I. Definitions

a. Association shall mean the Lakeshore Terrace Condominium Association.

b. Board of Directors shall mean the Board of Directors of the Lakeshore Terrace Condominium Association.

c. Club or Community Club shall refer to the Fairfield Glade Community Club.

d. Small watercraft is defined as, kayaks and paddle boards not exceeding 12' in length and 30" in width.

e. Residents are defined as, an owner, guest, lessee or renter.

f. Lakeshore Terrace Website is defined as www.LakeshoreTerrace.org. The Lakeshore Terrace Website contains updated contact info for the Board

Members, CPA firm, Insurance Agency, etc.

g. Declaration or Amended Declaration shall refer to the Amended and Restated Declaration of Covenants and Restrictions for Fairfield Glade of record at Book 1006, page 1986, Register's Office, Cumberland County, Tennessee.

h. Declaration or Master Deed shall refer to the Declaration of Horizontal Property Regime and Master Deed originally filed of record at Book 135, page 187 et seq, Register's Office, Cumberland County, Tennessee, and as restated at Book 1241, page 2029 et seq., said Register's Office.

II. Emergencies/Security/Safety

1) All owners, guests, lessees and renters must report all ***emergency*** matters by calling 911. If in a person's reasonable estimation the matter is urgent, but not an emergency, all owners, guests, lessees, and renters must report all urgent matters to the appropriate department or authority. The Fairfield Glade police may also be reached at 931-484-3785. Cumberland County Sheriff Department at 931-484-6176;

2) For any ***URGENT / safety exterior maintenance issues***, e.g., water leaks, residents should call Lakeshore Terrace Maintenance at 931-484-2255 (***urgent maintenance issues only***) or the Board of Directors at 931-300-2401;

3) For all other Lakeshore Terrace issues not requiring immediate response, residents are encouraged to call or email Lakeshore Terrace Condominium Board of Directors by phone at 931-300-2401 or email at LSTHOABOARD@gmail.com ;

4) All Lakeshore Terrace Condominium residents should know the exact physical location, street and unit number, of their unit to provide emergency responders with accurate locality information;

5) Any suspected trespasser(s) on Lakeshore Terrace Condominium property, suspicious behavior or sounds noted, should be immediately reported by calling 911 or to the Fairfield Glade Police 931-484-3785 as the situation and circumstances dictate;

6) All emergency contact numbers will be readily available to all Lakeshore Terrace Condominium residents;

7) Lakeshore Terrace Condominium unit owners ***must maintain smoke detectors per local codes, NFPA guidelines and equipment manufacturers specifications for the testing, installation, maintenance and battery replacement.*** Smoke detector equipment installation, maintenance, repair and fees are the responsibility of the owner;

8) Security system equipment installation, maintenance, repair and fees are the responsibility of the owner. For a properly installed and functioning alarm system, please have the system checked annually;

9) The speed limit within Lakeshore Terrace is 10 MPH. Any driver exceeding this posted speed limit will be subject to disciplinary action;

10) Children are not permitted to climb or play in trees. Children are not permitted to play in the parking areas;

11) Sidewalk and common areas will remain clear and unobstructed at all times, except for Maintenance activities.

III. Guests/Rentals

1) Lakeshore Terrace Condominium owners must post a current copy of Rules and Regulations in an appropriate, ***viewable location in their unit***. Each Lakeshore Terrace Condominium owner shall advise the authorized agent/agency or agency supervisor, of the document location, and, in turn, the authorized agent/agency/property management personnel will verify to the unit owner(s) that the document exists and is appropriately displayed when showing the unit to perspective buyers, guests, lessees or renter;

2) Owners and rental agents/agencies will search the National Criminal Database and the National Sexual and Violent Offender Registry regarding every perspective renter and provide a copy of the same to the Association;

3) Lakeshore Terrace owners, guests, lessees and renters have the right to ***quiet enjoyment***. No resident shall create or permit any noise/sound, including animals such as barking dogs, which will disturb or annoy other unit occupants. Furthermore, no owner, occupant, guest, lessee or renter will permit any action that interferes with the rights, comfort or convenience of Lakeshore Terrace Condominium occupants. Lakeshore Terrace quiet time hours is between 11 PM CST and 8 AM CST. If an occupant is creating a disturbance, you are encouraged first talk to the occupant creating the disturbance. If the incident occurs during the Lakeshore Terrace quiet time hours, please call Fairfield Glade Police at 931-484-3785 or 911;

4) Discharging fireworks, as well as the brandishing, discharge and otherwise unlawful use of firearms, to include pistols and shotguns, is prohibited always;

5) Lakeshore Terrace Condominium owners are financially responsible to the Association for damage to building exteriors, property amenities, or common areas, caused by unit owners, their family members, guests, lessees or renters; and,

6) According to Lakeshore Terrace Condominium by-laws (Article X, Section 1, paragraph 3), unit owners are solely responsible for any and all violations of the Rules and Regulations, whether breached by the owner's family, guests, lessees or renters.

IV. Vehicles/Watercraft/Docks

1) No motorized vehicle may be operated on the grassy areas, except for Lakeshore Terrace Condominium maintenance personnel, emergency vehicles and security personnel, unless the owner requests and receives written permission from the maintenance supervisor or a Board member;

2) Reparation for all damages to grassy areas, trees, units, etc., shall be the responsibility of the unit's owner;

3) All unit owners, guests, lessees and renters shall obey watercraft rules of ***the Fairfield Glade Community Club.*** All watercrafts must have current Fairfield Glade sticker displayed. Stickers can be purchased at the Dartmoor or St. George Marinas;

4) No boat trailers shall be parked near the boat dock ramp for more than seventy-two (72) hours;

5) Performing work on a car, truck, boat, motorcycle, RV, etc., on Lakeshore Terrace property is prohibited, with the exception of performing small or minor maintenance tasks as determined by the Board in the Board's sole discretion;

6) Common ground shall not be used for watercraft storage. Patios and areas under unit decks shall not be used for boat storage unless the storage area is enclosed with lattice to screen stored items from sight. Patios may be used to store a maximum of two small watercraft items as defined as, kayaks and paddle boards not exceeding 12' in length and 30" in width~~;~~

7) Trailers of any kind may not be stored at Lakeshore Terrace;

8) Watercraft or any large item, shall not be hung or fastened to any Lakeshore Terrace exterior walls including privacy walls;

9) All watercraft items on Lake Catherine must be floating (or within the lake's area in the event of low water levels) and secured to dock or by approved metal ties of Lakeshore Terrace Condominium Association. Tying boats to trees, cement blocks, rocks, or other stationary objects, is prohibited. The term watercraft includes pontoon boats, paddle boards, paddle boats, kayaks, canoes, sailboats and other marine/leisure craft;

10) Maintenance of docks is the responsibility of the owner of the dock. All docks must be maintained per the Fairfield Glade dock policy; and,

11) No pier, dock or other structure shall be built without Lakeshore Terrace Condominium Association and Fairfield Glade Architectural Control permission/approval.

V. Rules Concerning Pets

1) No dog or cat may be on the common area **unless under leash and accompanied by its owner or an agent of the owner 18 or older**;

2) Only two pets per unit permitted.

3) The following dog breeds are prohibited on the Lakeshore Terrace Condominium property: pit bull (and pit bull mix), Rottweiler (and Rottweiler mix), Doberman Pinschers (and mix), and German Shepherds (and mix);

4) Each unit owner is responsible for any pet damage to Lakeshore Terrace Condominium (exterior or ground) property, including harm or injury to another resident;

5) The following animal behaviors will not be tolerated: report of a bite or attacks on occupants or excessive barking;

6) All pet excrement must be picked-up by pet owner, removed in its entirety and disposed of properly in the pet owner's garbage;

7) Fairfield Glade Dog Ordinance requires all dogs to wear collars with identification tags, and be current with rabies vaccinations;

8) Pets are defined as dogs, cats, and birds of the type and kind usually domesticated by human beings for companionship. No animals, other than dogs, cats, or birds, shall be harbored within Lakeshore Terrace

Condominium units or property; and,

9) All dogs must be licensed after three (3) months' age. All dogs and cats over three (3) months must have a current rabies vaccination;

VI. Fishing/Firearms

1) Fishermen must comply with Tennessee Fishing Laws and Regulations, and must possess and display a current Tennessee Fishing License, which may be obtained at the Dartmoor or St. George Marinas; and,

2) No hunting is permitted in Fairfield Glade Community or LST property***;***

VII. General/Parking/Environmental/Esthetics

1) Unit decks and concrete patios must remain esthetically pleasing. Unit decks and concrete patios shall not be used for storage of items other than usual patio items. Excessive patio items, items not rated for outdoor use, items in poor condition, clutter, trash, junk, construction materials, etc., is unacceptable;

2) Limited use areas, i.e., under decks, may be used for storage provided lattice is used to screen stored items from sight. Unit owners must secure written permission to construct latticework screening, and assume cost of construction and must be approved by Lakeshore Terrace and Fairfield Glade Architectural Control;

3) Carports and parking areas and front areas of the buildings should be free of bicycles, scooters, baby carriages, strollers, toys, construction materials, all watercraft, and grills, etc., and such items must be stored out of sight, and should never be left outside overnight. General storage is not allowed in front of buildings;

4) Nothing shall be physically altered, constructed, or removed from common areas without prior approval from Lakeshore Terrace and Fairfield Glade Architectural Control;

5) No outside fires, wood firepits, patio heaters, or tiki torches are permitted except for cooking grills and gas firepits. Grills should not be left unattended and should be located at a safe distance from building exteriors. Grills are not allowed on balconies. All units should be equipped with an operational fire extinguisher. All ash must be disposed of in a metal container;

6) Any resident wishing to plant flowers, trees or shrubs in the front of their unit, must secure written permission from the Association and follow the Landscaping Committee Policies or the Lakeshore Terrace Condominium Board. Low lying annuals may be planted in front of units without Lakeshore Terrace permission;

7) Large birdbaths, gnomes, statues, flags, monuments, etc., are not allowed in front of buildings, with the following exceptions: a United States or military flag may be displayed at any time, and small seasonal items may be displayed during the season/holiday, no more than five items in total;

8) Christmas wreaths may be appropriately displayed, and Christmas lights may be displayed around windows and doors, between December 1st and January 15th;

9) Hanging laundry, blankets, etc., from windows, unit decks, or deck/patio dividers is not permitted;

10) "For Sale, For Rent, For Lease" signs are permitted (no larger than 18" x 18"). No "Sold" signs shall be displayed. Only one sign is allowed and placed inside a unit window, but not a unit window that faces the lake. No other signs are permitted, other than security and green I.D. unit numbers. The green I.D. signs can be purchased from the Fairfield Glade Fire Department office. The purpose of these signs is to allow the Police/Fire and ambulance service to quickly locate affected unit(s);

11) No garage sales are permitted with the exception of the annual garage sale held by Fairfield Glade, Lakeshore Terrace Condominium owners, guests, lessees and renters may participate (date is decided by Fairfield Glade);

12) Radio and TV antennas or electrical devices of any kind may not be installed on Lakeshore Terrace Condominium roofs. A satellite TV dish may be ***attached to privacy walls only with Lakeshore Terrace Board permission;***

13) Acts of vandalism and malicious mischief causing damage to any property or common area shall subject the offender to criminal prosecution, plus cost(s) of repair, replacement or restoration, in addition to administrative costs and all lawful charges relating to collection of costs ***including the Association's attorney fees***;

14) No Lakeshore Terrace unit owner is permitted to permanently, or short term, subdivide or separate the unit into two or more units.

15) Lakeshore Terrace Condominiums are for residential purposes only. No

business, trade, occupation, profession, etc., may be conducted within Lakeshore Terrace Condominium Association property, with the exception of Home Office work with phone and computers only. No customers or tradesmen are allowed to visit for business purposes;

16) Unlicensed motor vehicles shall not be parked or stored on Lakeshore Terrace property. No vehicle which cannot operate on its own power shall remain on Lakeshore Terrace Condominium property for more than seven (7) days. Vehicles are not to be parked at Lakeshore Terrace Condominiums if the owner is not residing in their unit;

17) Vehicles exceeding 3/4-ton capacity, motor homes, trailers, boats, campers or recreational vehicles, U-Haul or storage pods of any kind may be parked no more than one night. For longer periods of time, RVs, trailers, and miscellaneous vehicles may be stored/parked in the fenced Fairfield Glade RV storage area located behind Fairfield Glade Community Club offices on Peavine Road, telephone: 931-484- 3780, or a site of resident's choosing, outside Fairfield Glade;

18) No vehicles shall be parked in a manner that impedes or prevents ready access/egress to another owners, guests, lessees or renters parking space;

19) Each unit is entitled to one overnight parking space. If a resident has a second vehicle it should be parked in an unnumbered space nearest the owner's unit. No more than two vehicles are allowed for each unit. Other than designated areas, parking is not allowed in any other location;

20) All garbage, refuse/trash, shall be deposited in trash bags ~~provided~~ and must be placed in plastic/metal containers with lids. No garbage may be placed outside containers. All trash containers/receptacles must be properly secured and in good repair. All exterior property shall be free of any accumulated garbage/rubbish and inside trash container area shall not be used for storage;

21) Lakeshore Terrace trash pickup is for household garbage/rubbish only. Building materials, furniture, doors, windows, appliances, flooring, linoleum, beds, toilets, etc., may not be placed in or near the maintenance building containers. All such materials should be taken to the Recycling Center in Crossville (96 Maryetta Street, Crossville, TN 38555-4005) or the nearest Fairfield Glade recycling center: Peavine Road Center, 67 Bean Pot Campground, Crossville, TN 38571; and,

22) Lakeshore Terrace maintenance staff will maintain common landscaped areas. The Association is not responsible for maintaining the landscaped areas in the

back of units (up to 15' from original building). While maintaining these areas, residents may place trimmings and clippings in a bag and place near the road or curb and not in your trash container.

VIII. Exterior Changes

1) All structural alterations of any kind must adhere to the Lakeshore Terrace Condominium Association and Fairfield Glade Architectural Control construction standards and conform to the Amended Declaration of Covenants and Protective Restrictions. Requests for exterior construction, structural alteration or changes to unit must be in writing and submitted to the Lakeshore Terrace Condominium Association Board for approval. After receiving Lakeshore Terrace Condominium Association written approval, the owner must deliver the request to Fairfield Glade Architectural Control for approval. ***Unit owners and contractors making application must receive appropriate approval(s) prior to commencement of construction***. Final visual inspection of approved construction is made by Fairfield Glade Architectural Control personnel. A Fairfield Glade Architectural Control inspection which does not meet the standards of the Lakeshore Terrace Condominium/Fairfield Glade community may require structural modification(s), at owner's expense. Similarly, any owner or contractor who begins or completes any construction without prior Fairfield Glade Architectural Control and Lakeshore Terrace Condominium Association approval may be required to pay a fine to the Lakeshore Terrace Condominium Association and Fairfield Glade Architectural Control office. If required by local codes, permits may be needed prior to ***commencement of*** construction for any unit interior or exterior changes;

2) All exterior change requests start with the owner providing the Lakeshore Terrace Board your plans, description of material use and colors/paints to be used. The Lakeshore Terrace Board will assist owners through the process. Please allow four to six weeks for Fairfield Glade Architectural Control approval;

3) All contractors ***must*** provide the owner with contractor proof of insurance and licenses, prior to ***commencement of all interior or exterior work***;

4) No owners, guests, lessees or renters may perform any painting or decorating of building exteriors, fences, patios, decks, docks, or storage areas unless written permission is granted by the Lakeshore Terrace Condominium Board and Fairfield Glade Architectural Control;
5) Construction work and/or repairs must be limited to Monday through Saturday, between the hours of 8:00 a.m. and 5:00 p.m., with the exception of emergencies;

6) All contractors may make deliveries on grassy areas after receiving permission from maintenance supervisor or Board member. Driving to the worksite and parking on the grassy area is prohibited;

IX. Miscellaneous

1) Association employees shall not work for owners, guests, lessees or renters during the employee's normal work hours. Association employees may not enter a unit unless it is an emergency, and the employee has notified a Board member prior to entry;

2) Solicitation within the Lakeshore Terrace Condominium community is prohibited;

3) Entry into units, whether by contractors, Lakeshore Terrace maintenance employee or Lakeshore Terrace Board member, may be granted solely by the unit owner or a designated agent, except in the case of emergency, e.g., burst water pipe, electrical fault, fire or other unforeseen event(s) which may affect the safety and wellbeing of nearby residents;

4) Flammable liquids, explosives or items deemed hazardous to property or life are prohibited inside units;

5) The Board recognizes that owners have the right to decorate the interior of their units, however it is suggested that draperies, curtains, or blinds be installed on all windows. The Board also suggests that window treatment colors (showing outside) be limited to white, off white, natural beige or ecru;

6) Car washing is limited to property owners only. Car washing by guests, lessees and renters is not permitted. Owners should limit their car washing to not more than three (3) times a month in mild weather and not at all during winter freezes;

7) Feeding of geese, ducks or other waterfowl or stray animals is prohibited on Lakeshore Terrace Condominium property and Lake Catherine itself;

8) All hoses must be disconnected from the unit outlets during the winter months to prevent any freezing pipes and backups into the units. The Board has taken steps to lower our water bills and appreciate the water conservation whenever possible. Higher water bills contribute to higher maintenance fees; and,

9) If a property owner is selling a unit directly to another individual (buyer) the unit owner must contact Lakeshore Terrace's CPA firm five (5) days prior to closing,

in order that relevant Lakeshore Terrace Condominium documents (Declaration, Covenants, Rules and Regulations) are provided to the new owner, and membership in the Community Club is activated. If dealing with a realtor, the agent must present proper papers to the Lakeshore Terrace's CPA prior to closing. See by-laws, Article X, Section 3;

X. Penalties

The Board may assess the owner of a unit for any violation of these Rules and Regulations, regardless if the violation is committed by the owner, member of the owner's family, guest, lessee or tenant. ***Owners who have been assessed fines shall, upon request, be entitled to a hearing before the Association Board.*** A lien may be placed against the owner's unit if the penalty is not paid in ninety (90) days. The unit owner will be charged for all court and filing costs, in addition to the original penalty.

A Corrective Action Notice will be sent to owners who are in violation of the Lakeshore Terrace Rules and Regulations, prior to a fine. If the violation(s) are not corrected within 14 days, fines will be sent to owner. Minimum fines will be $50.00 per incidence / week.

The cooperation of all unit owners, after reviewing these Rules and Regulations, is sincerely appreciated.

Thank you.

This document has been approved by the Board of Directors Lakeshore Terrace Condominium Association on June 15, 2022