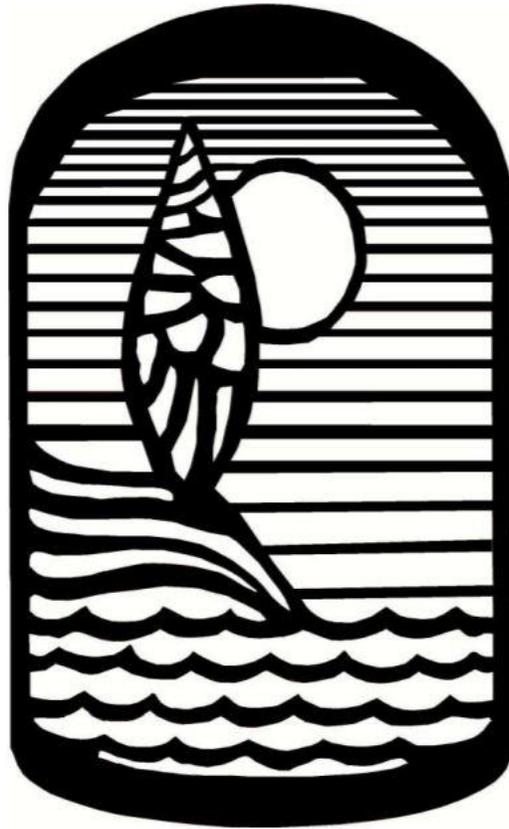


Rules and Regulations



Cedar Shores

**Campground Condominium Association 5916 Cedar
Shores Drive**

Harrison, Michigan 48625 (989) 539-2051

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Cedar Shores Campground Condominium Association Rules and Regulations

Introduction

When you purchased in Cedar Shores, you should have received from the seller a copy of the Condominium Association Documents containing the Master Deed, the Condominium Bylaws, and the Association Bylaws which describe this condominium and its operation. These documents were approved by the Michigan Department of Licensing and Regulatory Affairs and have been recorded with the Registrar of Deeds in Clare County. Read these legal documents carefully. You as a “Lot Owner” referred to as a “Co-Owner” in these rules need to be aware of your rights and obligations as well as the restrictions and covenants which govern the use of the condominium including your lot (a Limited Common Element) and surrounding green areas, roads, buildings, and recreation areas (General Common Elements).

In addition to the condominium documents described above, you should have also received a copy of the Association’s Rules and Regulations booklet. You should confirm with the office that your copy is the latest and most up to date. In the event that you did not receive these documents, go to Cedarshores.org and download a copy for your reference.

Overview-Campground Condominiums

Campground condominiums differ from other types of residential living in major ways. Cedar Shores is licensed annually by the Michigan Department of Health and Human Services as a modern campground for seasonally sited recreational units providing temporary living quarters for recreational camping or travel use. A mobile home which may be used as a dwelling in a “seasonal mobile home park” is not allowed in a campground. Cedar Shores Campground Condominium may be used by Co-owners year-round, only as temporary living quarters. EGLE states, Campgrounds are only intended to be used as temporary living quarters, making it unlawful to reside in a campground on permanent or long term (more than 180 days) basis. (*MCL 333.12501A, Section 12501*). The normal camping season is from around April 15th through October 15th each year. During this season, utility services are provided by the Association to each lot. These services include water supply, sewage dumping, and lawn mowing in some cases. Electrical service is available year-round at each lot on a metered basis with usage charged against the Co-Owner.

Outside the normal camping season, Co-Owners may continue to use those common facilities (including toilets / showers attached to the Park Manager's Residence) which remain open. Campground living, due to proximity of each other, as well as the shared use of bathhouse facilities and other common elements, calls for more sensitivity by each Co-Owner to respect the needs of each other in allowing the orderly and peaceful use of all of the condominium property.

Annual Maintenance/Association Fee (Annual Assessment)

Each year the Annual Maintenance/Assessment fee for the next operating year is set by the Board of Directors. This fee is due and payable in one annual installment on January 1st of each year. Payments may be made in advance of January 1st as an option to the one annual installment. The payment of an assessment fee shall be in default if such assessment, or any part thereof, is not paid to the Association in full on or before January 1st. Assessment(s) in default shall bear a monthly late charge and interest at the rate of 7% per annum until paid in full per the *Delinquent Assessment Collection Procedure, I.B. (Rules pg. 15)*.

Annual Maintenance/Association Fee (Annual Assessment) Continued...

Payments including interest not received by March 1st will result in the discontinuance of services, not including electricity, to the Co-Owner's lot unless arrangements have been made with the Office Manager or Board of Directors. All unpaid fees and interest charges *must be paid* before services will be reinstated. Continued non-payment will result in a lien against the property. (*Condominium Bylaw ARTICLE II ASSESSMENTS: Section 6*)

Electrical Service and Usage Charges

One metered 115-volt electrical outlet protected by a 30-ampere circuit breaker is provided at each lot. Co-Owners should use care not to overload the electrical system by excessive use of high ampere appliances. This could result in a tripped breaker for you and or low voltage problems (brown outs) for you and others. Lot owners may be responsible for repair of electric system damage by abuse or negligence.

The Association receives electric bills on a monthly basis and expects reimbursement from the users to cover payments. If you use electricity, you are expected to pay your electric bill within thirty days of bill date. If the Co-owner has asked for paper billing, amounts exceeding \$9.99 will be mailed. Co-owners signed up for email billing may receive statements for lower amounts. Non- payment of electric bills will result in a monthly late charge, interest charged at a rate of 7% per annum, services being terminated, and removal of the electric meter after 45 days per the Delinquent Assessment Collection Procedure, *I.B. (Rules pg. 15)*. Services will be reinstated after full payment of the unpaid usage charges, late charges and the \$50.00 meter reconnection fee. Continued non- payment will result in a lien against the property. (*Consolidating Master Deed, Article V, Section C.*)

Campground Regulations

The Michigan Department of Environmental Great Lakes and Energy (R325.1556) states the following:
A site (Lot) shall be occupied by not more than 1 family and 1 camping unit consisting of not more than 8 persons. A site shall be so marked (With Lot Number) so that a person in a vehicle can readily identify and locate this site. Emergency vehicles must have ready access to recreational units.

A person who violates the above rule is guilty of a misdemeanor. The Association has adopted the following rules which apply equally to Co- Owners and their families, their guests and Renters / Lessees.

Lot appearance

Campsites and camping units are to be maintained in a safe, clean and sanitary condition. No outside storing of junk, unused furniture, appliances or vehicles, etc. is permitted. Major household appliances operated outside the camping unit are not permitted. Last season's fallen leaves must be disposed of by May 31st. Failure to do so will result in the park removing the leaves and the Co-Owner being billed at a rate of \$150 per lot by the Board of Directors. Trees, shrubs and flowers may be planted but natural cover should be preserved. A clothesline can be dangerous but is permitted if its location does not pose a safety hazard and /or interfere with the park personnel performing routine services. A clothesline is not to be used for drying regular laundry.

Renting or leasing

Renting or leasing of a Co-Owner(s) lot is permitted under the Condominium Bylaws, Article VI, Restrictions, Sections 2 and 13. Co-Owners remain responsible to ensure their renters abide by all CS rules and regulations and of all association fees, including potential fines incurred by their renters. A Co-owner, including the Developer, desiring to rent or lease a Condominium Unit, shall disclose that fact in writing to the Association at least twenty-

one (21) days before leasing the Condominium Unit and shall supply the Association with a copy of the exact lease form for its review for its compliance with the Condominium Documents. (*Condominium Bylaw ARTICLE VI Restrictions: Section 13a*)

Storage Lots

Storage lots are available to co-owners on a first come first served basis. The use of storage lots is governed by the annual Rental Contract (Agreement) that goes from January 1 to December 31. The rental contract must be renewed and fees (\$50 per lot), paid by January 1 of each year or use of the storage lot(s) if forfeited. Fees are set by the Board of Directors and maybe changed upon 15 days' notice to the Co-owners.

Utility Services

All garbage, litter, and disposable items tied in plastic bags and placed by the roadside of your lot will be collected Saturday & Sunday and holidays between 2pm and 4pm. Before or after, please dispose of your trash bags in the park dumpster. Self-disposal also applies outside the camping season. Please do not leave trash out at night due to foraging animals. You will be responsible for cleaning up your own mess.

The park will empty holding tanks on Fridays and Mondays during the camping season. These dates may be adjusted, as necessary for holidays. Please take the number of guests in your unit into consideration. Unscheduled pump outs will be done only when absolutely necessary and at the Park Manager's discretion as their time allows. There will be a charge of \$50 for unscheduled pump outs. Otherwise, all sanitary waste should be disposed of at the dump stations.

Social Regulations

- 1) Trespassing onto other lots is prohibited.
- 2) Quiet hours are between 11:00 pm and 8:00 am.
- 3) Parents and guardians must provide adequate supervision and will be held responsible for children on all private or campground property. The Park Manager will enforce this regulation.
- 4) Minors that are under 18 years of age are prohibited to stay overnight without an adult and should be **on the lot** with the adult after 11:00 pm.
- 5) Please keep all bathhouses clean and neat for the next person's use. Please report bathhouse problems to Park Manager.
- 6) Substance abuse, immoral, improper, unlawful, obnoxious or offensive activities, annoyances and nuisances will not be permitted.
- 7) Hunting and trapping are not permitted. Loaded firearms, including air guns, are not permitted, unless approved by the board. During hunting season, UNLOADED weapons may be carried only between a Co-Owners Lot and an off-campground hunting site.
- 8) Bow and arrows may be used only in a safe manner at the practice range provided.

Pet Regulations

(*Condominium Bylaws, Article VI, Section 5*)

All pets must be kept under owner's control at all times and must not become an annoyance to other campers. This refers to excessive barking and whining of dogs, especially if left alone. Outside the recreational unit, pets must be kept on a leash not longer than ten feet or controlled with electronic fencing and not allowed to stray onto other lots.

Pet Regulations Continued...

The pet owner will be held responsible for any and all damages and/or injury to any property or person/s while not leashed and exercising the pet. Temporary pet enclosures are allowed during the camping season and must be removed between October 15th and April 15th. Leashed pets may be walked on roads. Owners are expected to clean up after their pets.

The Park Manager may require that an annoying pet be removed from the campground.

Building Restrictions and Regulations

There are restrictions on the use of your lot (a Limited Common Element). A Co- Owners Lot may contain the following subject to approval by the Association:

- 1) One recreational unit, (per Act 368 of 1978, Section 33.12501, Definition and Construction).
- 2) Approved recreational unit skirting.
- 3) Expandable additions (pop-outs or slide-out) manufactured as part of the original recreational unit.
- 4) One enclosed addition (Florida room/ screen room).
- 5) A canvas screen room attached to either a canvas awning or to the recreational unit.
- 6) Permanent – type awnings.
- 7) One storage building (shed) (garages, carports, and concrete drive pads and / or driveways are not permitted).
- 8) Propane gas tank(s): (maximum of 125 gallons) total capacity per Lot.

Vertical, 100 Lb. tanks must be chained to prevent tip over (per Health Dept.) Tanks must sit solidly on minimum 12"x 12" patio blocks.

9) Approved wood decks, and patio areas (swimming pools, hot tubs, and Jacuzzi tubs are not permitted).

10) One campfire pit per Lot.

11) Antennas: properly grounded and no higher than eight (8) feet above the unit. Satellite dishes are permitted as long as they do not exceed forty (40) inches in diameter.

12) Locations: the location of all recreational units or other structures, such as sheds, and awnings shall have an unobstructed path which is not less than four (4) feet wide, and which extends completely around the recreational unit. Recreational units shall be inside the property by a margin of three (3) feet. Units prior to 2010 will be grandfathered in.

13) No permanent structures requiring footings are allowed on any lot. 14) No concrete slabs are permitted other than runners under the camping unit not exceeding twenty-four (24) inches in width.

15) Privacy fences are not allowed. Decorative fences such as split rail may be erected, as long as the fences are kept up and do not become unsafe or eyesores. "FOR SALE BY OWNER" or other realtor signs may be displayed only in a window(s) of the recreational unit. Advertising signs of any other kind shall not be displayed at any Co-Owner's Lot without prior authorization.

When Are Permits Required?

Bylaws, Article VI, Restrictions, Section 3 states that a Co-Owner shall not make any alterations, changes or improvements within the condominium without the express written approval of the Board of Directors. The Board of Directors has authorized the Architectural Committee to review requests and issue / deny Permits. The Park Manager may also issue a Permit only when the Architectural Committee members are not readily available.

General maintenance and repair, the placement of black dirt, gravel, mulch, plants, trees and flowers is allowed without the need for a permit, if it does not change the grade of the lot. Be aware of water, electrical, phone, and

When Are Permits Required Continued...

cable lines. When in doubt, feel free to contact the Park Manager to determine if you need a permit or for the location of underground utilities.

A Permit Request by the Co-Owner should include the nature, kind, shape, type, size, floor plan, materials and location of the proposed addition / change. Permits are required prior to starting construction of enclosures, roof-overs, permanent awnings, decks, fences, and patio areas or the placement of sheds and must include physical measurements. The Clare Soil and Water Conservation District requires a permit for any earth change within 500 feet of a lake or stream.

Decks

A wood / HDPE (High Density Polyethylene) platform usually constructed from treated lumber and /or HDPE. The support posts which extend into the ground may not be cemented in (local regulations). A permit is needed. Each deck shall not exceed 400 square feet. The location of the deck must be positioned two feet or more from the nearest property line. Decks that are in place as of June 01, 2017, will be considered accepted but non-conforming (grandfathered) and will not be required to be updated to these standards. A permit is required for all decks.

Sheds

One enclosed structure constructed of wood or high-density polyethylene (HDPE), having a shingled or metal roof. The style may vary. The shed size may not exceed 80 square feet with a 75% width to length relationship this would allow for a shed 10 feet in length, 8 feet in width. The maximum height for any shed is 8 feet. These measurements will be from the inside floor to inside peak, not including the overhang at the eaves. The maximum overhang of the eaves on any shed shall not exceed 24 inches. The location of the shed is at the Co-Owners discretion but must be two (2) feet or more from the nearest lot line and a minimum of four feet from the recreational unit. It would also be advisable not to set it over water or electrical lines. Sheds may be vinyl sided to accent the camping unit. Tin sheds are not acceptable. HDPE sheds are acceptable but must be reviewed and approved by the Board or Park Manager. A permit is required for sheds. Only one shed may be constructed on any lot regardless of its intended use.

Awnings

Awnings of the permanent type (not canvas) are to be constructed of aluminum or aluminum and Styrofoam materials. Most aluminum retailers have these items readily available. Wood framed awnings with wood sheeting and steel, or asphalt shingles are prohibited. The size of these structures should be kept within reason and good judgment. Permit is required for this structure.

Enclosures

Expandable additions (pop-outs and slide-outs) which are manufactured as part of the recreational unit are allowed. An enclosed addition (commonly called Florida Room) is allowed. The addition must be of a manufactured unit coordinating with the character and design of the Park Model trailer or recreational vehicle to which it is attached. The exterior finish of the enclosure must be screen, glass and / or metal trim that reasonably compliments the exterior of the recreational unit to which it is affixed. All enclosures must be attached to the primary recreational unit, but the enclosure must be removable (to the extent necessary to comply with the temporary placement requirements of our Campground License). No wood frame or similar construction is allowed. The enclosure may

Enclosures Continued:

not exceed the length of the Park Model trailer or recreational unit to which it is attached positioned and may not extend more than ten (10) feet from one side of such unit. No other enclosures are permitted on a lot except that a temporary winter enclosure is allowed, so long as it is not erected prior to October 15th of any year and is removed not later than April 15th of the next year.

Repairs, Maintenance, Alterations

No repairs, or alterations to a trailer are permitted if it changes the manufactured size, configuration, or general character of the park model trailer, travel trailer or other recreational vehicle. Enclosures (also known as Florida rooms) and expandable (pop-out) additions are allowed so long as they comply with all other requirements of these rules.

ROOF- OVERS

Shingled/ built-up roofs, commonly called roof-overs, are allowed on basic park model trailers, travel trailers and other recreational vehicles only. Florida Room roof-overs are not allowed. Shingled/ built-up roofs shall not exceed a pitch of 3 /12 and must be affixed to the basic recreational unit. The erection of shingled roofs on treated timbers (pole barn roof type) is not permitted.

Trees

Permission from the Architectural Committee or Park Manager is required for tree removal. The removal of trees from one's property is highly discouraged. A tree twelve to eighteen inches in diameter takes at least sixty years to grow. If a tree interferes with the placement of trailer or unit, the tree may be taken down. If a tree presents a safety or health problem, it may be removed. Other reasons may be considered by the Architectural Committee. The removal costs of the tree are the responsibility of the Co-owner as well as any damage that may occur to any other Co-owners property. **SUGGESTION:** Remove one, plant two. State laws must be adhered to. It is the Co-Owners responsibility to obtain and satisfy all county and township requirements.

Property Lines

The property line of each unit was surveyed and documented at the time Cedar Shores was developed. Owners may have their property surveyed by a licensed surveyor at their expense. Property line disputes are a civil matter between lot owners and beyond the requirements stipulated in the Master Deed and the Master Deed's attached Association By-Laws and are not a matter for the Board or the Association. Cedar Shores, as an association, will actively seek to protect those areas designated as common ground from encroachment by individual Owners.

Traffic and Vehicle Regulations

The speed limit on all Cedar Shores roads is either 10 or 15 mph as posted. **Pedestrians** shall have the right of way on all roads but shall allow cars to pass when safe. Parking and vehicle storage on the common areas is permitted only in designated areas. Do not park in designated Handicapped areas without a permit. Emergency auto repair is permitted with the Park Manager's approval. All automobiles, trucks, dune buggies, motorcycles, ATVs, and ORVs must be registered and their operators licensed and insured per State of Michigan laws. Operation of a motorized vehicle on other than designated roads and parking areas is prohibited except for Park vehicles and authorized work vehicles.

Bicycles must obey all traffic regulations and signs including giving pedestrians the right of way. For use

Traffic and Vehicle Regulations Continued...

after dark, a front light and rear reflector is necessary. Do not park or ride bicycles on the bathhouse walkways.

Snowmobiles may be operated within the park between 7:00am and 11:00 pm when at least four (4) inches of snow is present. Travel to and from designated trails adjacent to Cedar Shores should be made slowly using discretion to not disturb other Co-Owners. Do not cross any marked lot, basketball court, golf areas, parking area or other designated off limit area. Parents or guardians must supervise children if they are allowed to operate these machines. Snowmobiles must adhere to park speed limits and State of Michigan laws.

Article VI, Section 8 of the Bylaw's states: No commercial vehicles, boat trailers, boats, camping vehicles, camping trailers, snowmobiles, snowmobile trailers or vehicles other than automobiles and recreational units may be parked or stored upon the Common Elements of the Condominium unless parked in an area specifically designated therefore by the Association. Commercial vehicles and trucks shall not be parked in or about the Condominium (except as above provided) unless while making deliveries or pickups in the normal course of business. In the event that there arises a shortage of parking spaces, the Association may allocate or assign parking spaces from time to time on an equitable basis.

Parking

The Commons area between Cedar Shores Drive and Aspen Road from lot 347 to lot 8 is designated as short term (not to exceed 7 consecutive days) guest overflow parking only. This area shall be posted as such and parking only between directive signs is allowed. Any trailers parked in this short-term guest overflow parking area must be connected to a tow vehicle at all times.

This will allow guests who may bring a boat and trailer or such to park in this area. Please note that the flower gardens in this area have sprinklers and should be kept in mind when parking. These sprinklers may be run without regard to vehicles parked in the area.

Park Security

Cedar Shores is patrolled on a regular basis by park personnel and occasionally by Co-owner volunteers with Park Manager's permission and the Clare County Sheriff. Call 911 in case of emergency. When away, protect your RV unit, shed, boat, trailer, etc. with locking devices. The Park Manager may close the gate at their discretion.

Beach, Boat and Fishing Regulations

Rules are posted on each beach. **No Lifeguards** – swim at your own risk. Swimming beyond the markers is strongly discouraged. No picnics, campfires, pets, food, alcoholic beverages or beverages in glass containers are allowed. Children must be responsibly supervised for safety.

Each lot having water frontage may provide dock space as permitted by the DNR. A boat launch area is provided at the end of Cedar Shores Drive for use only by Co-Owners, renters, lessees, and their guests. Boats may park at the ramp dock only while loading or unloading boat passengers and equipment or while parking launch vehicles. Cars with boat trailers must park in the designated areas at the boat ramp after launching. Storage areas are available. See the Storage Committee or contact the office for contract, rules and regulations.

Although Cedar Shores has no jurisdiction over the use of the lakes and channels surrounding the park, the owner/inspector of a watercraft must observe the State of Michigan Marine Safety Act. No 153. The DNR's booklet, "a

Beach, Boat and Fishing Regulations Continued...

guide to safe boating in Michigan” is a “must” read. The Clare County Sheriff, and their representatives, as well as the DNR enforces these boating and water use regulations and laws.

Boats and operators must be properly licensed and have proper safety equipment. Power boats must observe the “no / low wake” signs on the channels and maintain a safe distance at all times from swimmers, scuba divers, and others in non- powered boats and crafts. Towed skiers and tubers and Jet Ski units on any lake should travel in a counterclockwise direction and stay a safe distance from the shore, swimmers and fisherman and limit their water activity time from between 11:00 am and 7:00 pm as a common courtesy to all on the lake.

Fishing is regulated by the State of Michigan and the DNR which issues licenses and determines seasons, limits and legal sizes. Boats used for fishing should not anchor in the channels so as to restrict or block other watercraft. On-shore fishing is permitted from designated areas within the park but not beaches.

Lightweight Motorized Vehicles

The Board of Directors in order to promote the health, safety and welfare of all Association members and guests, has enacted these Association’s Rules and Regulations regarding the use and operations of ORVs, Golf Carts, Mopeds and certain other similar vehicles on all roads and common property situated within Cedar Shores Campground. (*Condominium Bylaws Article I Section: A8*) These vehicles are classified as Lightweight Motorized Vehicles. The parents and legal guardians of a child are legally responsible if they permit the child under their care to violate any of the above. The owner (or person in control) of a vehicle is also responsible if their vehicle is operated by a youngster.

ORV Definition and Use

You must be 16 and older to drive a 4- wheeler, motor bike, 3 – wheeler, minibike, utility vehicle or ORV. They must be operated in a safe manner and must have 3” LOT NUMBER on both sides of the ORV.

An ORV is defined as any motor vehicle that can be operated cross country without the benefit of a road or trail over land, snow, and other natural terrain and includes all the following:

Multi-track and multi-wheeled vehicles, All Terrain Vehicles (ATVs) Motorcycles and related 2, 3 and 4 wheeled vehicles (trail bikes), amphibious machines (water to land, and back) hovercraft and any other vehicles that use mechanical power, including 2 and 4- wheel drive vehicles that are highway registered, when operated off highways and roads (e.g. Dune Buggies, 4 wheel drive trucks, SUVs, etc.) ATVs are considered a subgroup of ORVs and are defined as a 3- or 4-wheel vehicle that is designed for off-road use, that has low-pressure (balloon-type) tires, with a seat that is designed to be straddled by the operator, powered by an engine in size from 50 cc on up to 500 cc displacement. ORV’s are specifically covered by State of Michigan laws and are licensed by the Michigan Department of Natural Resources (DNR) and policed by both the DNR Law Enforcement Division and the Clare County Sheriff’s Department.

The booklet **“Michigan’s Off-Road Vehicle Guide”** (The ORV Guide) which is available from any DNR office, gives complete information on all aspects of owning, licensing, and operating an ORV on designated trails. Restrictions are in effect for children under the age of 16. Refer to The ORV Guide for details. Cedar Shores Campground Condominium Association limits the use of Trail Bikes on its’ property and roads. Trail Bikes may

not be used on the Recreation area or for transportation from lot to lot or from lot to any Campground Building or vise- versa.

Moped Definition and Use

You must be 14 and older to drive. They must be operated in a safe manner and must have 3” LOT NUMBERS displayed. A Moped is 2 or 3 wheeled vehicles with a motor which has no more than 50cc piston displacement producing two brake horsepower or less. The moped must have a power drive system that does not require shifting gears and cannot have a top speed exceeding 30 MPH on level surfaces. Unless operated solely on private property (no public access). Mopeds must be registered at a Secretary of State office. A valid operator or chauffer license is required to drive a moped. If you are at least age 15, you may apply to the State for a special moped license. Operators under age 19 must wear a safety helmet meeting US DOT standard. It is illegal to carry a passenger even if the moped is equipped with a passenger seat. The Secretary of State pamphlet “Riding a Moped Safely” contains complete information on owning and operating this type of vehicle. Other motorized vehicles similar in design to mopeds (Scooters, Minibikes etc.) are subject to and must obey the rules defined herein.

Golf Cart Definition and Use

You must be 14 and older to drive: Under 14 must drive with a parent, guardian, grandparent or Co-Owner. They must have 3” lot numbers displayed on both sides of Golf Cart.

A Golf Cart is defined as an Original Equipment Manufacturer (OEM) 3 or 4 wheeled motorized with the intent of being used on a golf course to transport two persons and two sets of golf clubs. Modified OEM golf carts which were designed with seats to carry two rear-facing passengers instead of golf clubs or having an OEM installed truck bed in the place of gold club holders are acceptable

Utility vehicles like golf carts (e.g. John Deere) are classified as golf carts and are subject to and must follow the same rules defined herein. Golf carts are to be used on campground roads in a safe manner following traffic rules.

Operation in a reckless or indiscriminate manner is prohibited. Passengers shall not be transported while riding on fenders or bumpers, while standing up or in areas not containing seats (i.e. in a truck bed) or in a pulled trailer.

Lightweight Motorized Vehicle Permits and Equipment

Before a Lightweight Motorized Vehicle may be operated on Cedar Shores roads or common areas, the operator is responsible for the following equipment requirements.

The Vehicle must have:

- 1) A braking system in good working order.
- 2) A throttle system designed to automatically and immediately return the engine speed to OFF (golf carts only) when throttle control or pedal pressure is released.
- 3) A muffler in good working condition which meets sound level standards as defined by the DNR.
- 4) Designed, manufactured accommodations for seating of each passenger.
- 5) If operated during the hours of 1/2 hour after sunset to 1/2 hour before sunrise all units must also have and display a lighted headlight, a lighted taillight or a red reflector.

Other Operation Regulations

Other desired, but not required, items of safety equipment are a horn or other warning device, turn signals, OR THE USE OF HAND SIGNALS, rear view mirror, and on golf carts, brake lights.

All vehicle operators must stop upon signal of a Law Enforcement Officer, Co- Owner or Park Employee. Operation is prohibited at a rate of speed greater than that which is reasonable and proper not to exceed the posted speed limit.

These vehicles shall not be operated in a careless manner without due regard for existing conditions or for transporting a passenger without a seat as designed by the manufacturer.

Go-Carts are not allowed on Cedar Shore's property. If the classification of a vehicle is in question, the Park Manager and the Board will make a determination. Their decision will be final.

Accidents

The operator of a moped or golf cart involved in an accident resulting in injury to a person must stop immediately at the scene and render assistance. The operator of a moped or golf cart involved in an accident resulting in injury to a person or property damage in an estimated amount of \$100.00 or more must immediately notify the Park Manager and the Clare County Sheriff's office for completion of the accident report required by law.

Penalties

Violation of these rules will result in Cedar Shores Campground Condominium Association revoking permission to operate a Lightweight Motor Vehicle on the roads or common property of the condominium. It will also be used to pursue moped and golf cart violations. You may be fined and lose services to your lot including electricity turn-off and holding tank clean-out. In addition, violation of these rules may subject an individual to penalties as established by the State of Michigan as covered in the next paragraph. For moped operators, traffic rules and penalties apply the same as other motor vehicles. Persons may be held responsible for damage caused by their moped or golf cart and ordered to restore such damaged property to the original condition. Additional penalties for operating mopeds or golf carts under the influence of alcohol or controlled substances can be imposed which are more severe. Serious criminal violations may also result in seizure and condemnation of the vehicles

Recreation Season for Rec Hall Usage Policy

Opening the Rec Hall: prepare to open after water is turned on at the start of the season. (Water is typically turned on after the second week of April, weather permitting.)

Open the rec hall for use: Second weekend in May.

Close the rec hall for the season: First Weekend in October, before water is shut off. List of items to be cleaned and put away is in the office.

The Rec Hall will be available to reserve from open date until September 30, other than previous restriction.

Reservations: Reservation for the Rec Hall can be made by filling out a form which can be found in the office or on the website- www.cedarshores.org Please have your form filled out in plenty of time in advance so it can be put on the calendar.

Recreation Season for Rec Hall Usage Policy Continued...

Holiday weekends and special rec events will take precedent over the rec-hall reservations. No advance reservations can be made on these days.

Rec Hall Clean Up: When Rec Hall is reserved and used, the Co-Owner is responsible for cleaning all tables, and counters, stacking or putting chairs up on tables, sweeping the floor and mopping if necessary, taking the trash to the dumpster, bringing own dish soap and towels, turning off fans, air conditioner and lights and locking the doors. Quiet time is 11:00pm, all events are to be done by this time. More detailed rules are specified on the reservation agreement.

The following section was drafted by The Meisner Law Group, in accordance with the Cedar Shores Bylaws.

**RULES AND REGULATIONS REGARDING
DELINQUENT ASSESSMENT AND BYLAW AND RULES ENFORCEMENT
INCLUDING FINE PROCEDURE**

Adopted: January 8, 2026

Effective: February 7, 2026

One of the fundamental purposes of your Condominium Association is to, where necessary, promulgate and enforce Rules and Regulations which enhance the shared ownership involved. Rules and Regulations provide the basis for protecting the Co-owners' investment in the Condominium Project and for providing the framework within which Co-owners can live in harmony in a group environment. We hope you will recognize the following Rules and Regulations as additional tools to keep Cedar Shores Campground Condominium beautiful and serene and to make the Condominium Project a pleasant living environment for all its residents.

Article I, Section 5(a)(8) of the Condominium Bylaws of Cedar Shores Campground Condominium grants the Board of Directors the authority to make Rules and Regulations concerning the use and operation of the Condominium in accordance with Article VI, Section 11 of the Condominium Bylaws.

I. DELINQUENT ASSESSMENT COLLECTION PROCEDURE

A. ASSESSMENTS

All annual, additional and special assessments are to be apportioned among and paid by the Co-owners equally as set forth in the Consolidating Master Deed for Cedar Shores Campground Condominium. The annual assessment shall be due and payable by the Co-owners annually, due on the 1st day of January, or as determined by the Board of Directors and/or as authorized by the Condominium Bylaws. Each annual installment is due and payable on the first day of January of the pertinent year and/or as established by the Board. Additional and/or special assessments levied by the Board of Directors of Cedar Shores Campground Condominium Association against Co-owners are due and payable to the Association on the due date(s) respectively established. Any other sums owing to the Association by the Co-owners which may be collected by the Association in accordance with Article II of the Condominium Bylaws may also be collected as provided hereunder.

B. DELINQUENCY PROCEDURE

1. Any assessment payment not received by the Association, or its designated agent, on or before the due date shall be deemed delinquent and in default.
2. Delinquent assessments will cause a late charge in the amount of \$10.00 per month to be automatically levied upon any assessment in default for more than fifteen (15) days. The Board of Directors may change the amount of the late charge to such other amount as may be determined by the Board of Directors upon fifteen (15) days' notice to the Co-owners.
3. Notice of the delinquency, the late charge levied and any other costs or fines charged to the Co-owner's shall be sent to the delinquent Co-owner by the Association, or its designated agent, by the twentieth day of the first month into which the delinquency occurs. If the delinquency continues, late notices will be sent by the twentieth day of the second (February) and third (March) months.
4. If full payment of the delinquent assessment(s), and/or late charge(s), any costs and/or fines is not received by the fifteenth day of the fourth (April) month, unless other satisfactory arrangements have been made with the Board of Directors, and/or its designated agent, the following steps will be taken:
 - (a) all unpaid installments of the annual, additional and/or special assessments for the pertinent fiscal year will be immediately deemed due and payable and all unpaid installments and/or portion of any special assessment and/or additional assessment levied against the unit shall be accelerated and will be immediately due and payable;
 - (b) the matter will be turned over to the Association's attorney for handling, a lien will be filed, and notice of same will be sent to the delinquent Co-owner;
 - (c) the Condominium unit mortgage lender will be notified of the delinquency, if applicable; and
 - (d) the Association may give written notice to a tenant occupying a Unit under a lease or rental agreement, and the tenant, after receiving the notice, shall deduct from rental payments due to the Co-owner the arrearage and future assessments as they fall due and pay them to the Association. If the tenant, after being notified, fails or refuses to remit rent due the Co-owner to the Association, then the Association may issue a Notice to Quit for nonpayment of rent and shall have the right to enforce that notice by summary proceeding.
5. The expenses incurred in collecting the delinquency, including, without limitation, late charges, interest, costs of collection and enforcement, including actual attorney's fees (not limited to statutory fees), attorney's fees and costs incurred incidental to any bankruptcy proceedings filed by the delinquent Co-owner or probate or estate matters, including monitoring any payments made by the bankruptcy trustee or the probate court or estate to pay this delinquency, and/or attorney's fees and costs incurred incidental to any State or Federal Court proceeding filed by the Co-owner, and advances for taxes or other liens paid by the Association to protect its lien, shall be chargeable to the Co-owner in default and shall be secured by the lien on the Co-owner's unit. A land contract seller shall be personally liable and the land contract purchaser shall also be personally liable for all such assessments (including late charges and costs of collection and enforcement of payment) levied up to and including the date upon which such land contract seller actually takes possession of the unit following extinguishment of all rights of the land contract purchaser in the unit.

6. If the delinquency, which includes the unpaid assessments and expenses (as defined in the above paragraph 5), or any part thereof, continues past the tenth day of the fifth month, the Association may institute a lawsuit for foreclosure of the lien and/or money damages for unpaid assessments and/or any other claims that the Association, through its legal counsel, may deem appropriate.

7. Payments, whether partial or in full, on the delinquent account shall be applied first to late charges and fines, second, to costs of collection and enforcement of payment, including reasonable attorney's fees and bankruptcy expenses as the Association shall determine in its sole discretion, advances, taxes or other liens paid by the Association to protect its lien, then to interest charges, and finally to installments in default in order of their due dates, earliest to latest. The Association need not accept the tender of partial payment and will not accept partial payment after the institution of foreclosure proceedings without a formal payment arrangement, satisfactory to the Association, including, without limitation, a consent judgment agreed to by the parties involved in said proceeding.

8. Failure to meet any of the time periods set forth herein shall not be deemed a waiver of the right of the Association to enforce or pursue its Delinquency Procedure.

9. The Board of Directors may also authorize placement of a lien against a Unit when it has learned of an impending unit sale, a foreclosure sale of a mortgage or other lien or encumbrance, or the death or incapacity of a Co-owner, if the assessments are at least thirty (30) days delinquent. The procedure set forth in subparagraphs 4(a), (b), (c) and (d) above, shall be followed with regard to the aforesaid circumstances.

10. The Board of Directors may pass an additional Resolution, temporary in nature, as necessary to address changes in the collection policy during a declared state of emergency by the Governor of Michigan or the President of the United States of America which may include, without limitation, waiver of late charge(s) and interest, extension of payment plan payments, and/or an extension of payment on account for co-owners who meet certain criteria set forth in the Resolution, not to exceed an initial thirty (30) day period, with a limit of a total of sixty

(60) days on any period of extension unless otherwise set forth in the Resolution.

C. RESTRICTIONS ON DELINQUENT CO-OWNERS

1. A Co-owner in default shall not be entitled to vote at any meeting of the Association, shall not be entitled to sign petitions regarding Association matters, shall not be entitled to run for election as a director and/or continue service as a director, or be appointed and/or continue service as an officer of the Association so long as the default continues.

2. The Association may discontinue the furnishing of any utilities or other services to a Co-owner in default upon seven (7) days' written notice to such Co-owner of its intention to do so.

3. A Co-owner in default shall not be entitled to utilize any of the General Common Elements of the Project except for ingress or egress to and from his or her Condominium unit.

D. LIABILITY OF MORTGAGEE

Any other provision of the Condominium Documents notwithstanding, if the holder of any first mortgage of record covering a Unit, or any other purchaser, obtains title to the Unit as a result of foreclosure of the first mortgage, then such person, its successors and assigns, shall take the property free of any claims for unpaid assessments or charges against the Unit which accrued prior to the acquisition of title by such person (except for claims for a pro rata share of such assessments or charges resulting from a pro rata reallocation of such assessments or charges to all Units, including the mortgaged Unit, and except for assessments that have priority over the first mortgage under Section 108 of the Act).

II. BYLAW AND RULES ENFORCEMENT PROCEDURE

A. COMPLAINT PROCEDURE

1. Any member having a complaint concerning any violation of the Consolidating Master Deed, the Condominium Bylaws, or other Condominium Documents for Cedar Shores Campground Condominium should:

- (a) Note the incident date(s), time(s), name (if known), and address of the member, guest or nonCo-owner occupant allegedly violating the Condominium Documents and write out a detailed description of the alleged violation; and
- (b) Submit the above information in the form of a written complaint to the Board of Directors of the Association, or its designated agent, if applicable. The Complaint should contain as many of the specifics as possible. (See suggested form attached hereto).

B. VIOLATION PROCEDURE

1. Upon receipt of a complaint, the Board of Directors, or its designated agent, upon the advice of the Association's legal counsel, if necessary, will determine if the complaint appears to be meritorious and if the Association has the jurisdiction to involve itself, or if it is something that the complaining Co-owner should enforce his or her rights independently. If the Co-owner elects to enforce his or her rights independently, the Association shall have the option, in its discretion, to join in the action or to pursue such other enforcement action it deems appropriate.

2. If the complaint appears to be meritorious and the Association has jurisdiction to involve itself, the Board of Directors, or its designated agent, will send a written notice stating the nature of the complaint and demand for compliance, except with respect to an emergency or other extraordinary circumstances where written communication would be inappropriate. This written notice will be sent to the offending member and the nonCo-owner occupant, tenant or guest, if applicable, by certified and/or regular mail and will include:

(a) An explanation of the alleged violation along with information pertaining to the section(s) of the Condominium Documents that the member, nonCo-owner occupant, tenant or guest is thought to be violating; and

(b) A date by which compliance must occur; and

(c) If a fine is to be considered as a remedy, the following statements shall also be included in the written notice:

(1) An opportunity for the alleged offending member to submit a written request, within fourteen (14) days from the date of the notice of violation, to appear before the Board of Directors, or such other quasi judicial body as may be established by the Board of Directors, with witnesses if so desired, at a scheduled or special meeting of the Board of Directors, to be held within thirty (30) days from the date of the notice of violation, but no less than seven (7) days from the date of the notice, and offer evidence in defense of the alleged violation before a fine is levied and the Board of Directors and the alleged offending member shall have an opportunity to cross-examine any witnesses at such a hearing;

(2) A statement that the request for hearing must be in writing; and

(3) A statement that a hearing before the Board of Directors or such other duly authorized body, if properly requested, will be scheduled by the Board at a scheduled or special meeting of the Board of Directors, to be held within thirty (30) days from the date of the notice of violation, but no less than seven (7) days from the notice of violation.

3. Upon expiration of the date given for compliance, or such other reasonable time as the Board may determine, if the offending individual has not complied with the Board of Directors' or its designated agent's demand, nor provided any satisfactory response, unless a hearing is pending, the Board of Directors or its designated agent will refer the matter to the Association's legal counsel.

4. In the event of an emergency, or such other extraordinary circumstances, the Board, in its sole discretion, shall attempt to notify the offending member, and nonCo-owner occupant, tenant or guest, if applicable, in writing or otherwise, but may immediately seek any and all legal remedies available whether or not such notice is provided. An emergency shall be defined as a complaint which, if not corrected immediately, will affect the safety, appearance and/or operation of the Condominium.

C. LEGAL PROCEDURE

1. If the violation continues past the date by which compliance is demanded, the attorney for the Association will be directed to send a letter to the offending member or nonCo- owner occupant or guest, if applicable, which will include the following:

- (a) A statement of the alleged violation;
- (b) A demand for compliance within the period of time deemed appropriate by the Association's attorney and/or the Board of Directors, or its designated agent;
- (c) A statement that the offending member will be responsible for reimbursing the Association for all costs and attorney's fees incurred in seeking their compliance with the Condominium Documents, including both pre-litigation and post-commencement of litigation costs and attorney's fees and bankruptcy expenses;
- (d) A statement of the potential additional ramifications of noncompliance, for example, without limitation, instituting a lawsuit for injunctive relief, eviction of a tenant or non-co-owner occupant, money damages and/or any other remedies deemed appropriate, and charging the offending member with the actual costs and attorney's fees incurred; and
- (e) Such other statement as the attorney shall so designate.

2. In the event of a default in the terms and provisions of the Condominium Documents by a Co-owner and/or nonCo-owner resident or guest, the Association shall be entitled to recover from the Co-owner and/or nonCo-owner resident, tenant or guest the pre-litigation and post-commencement of litigation costs and attorney's fees, incurred in obtaining their compliance with the terms and provisions of the Condominium Documents. This remedy shall be supplemental and in addition to any other remedies afforded the Association under the Condominium Documents.

3. If noncompliance continues after the specified period of time, the Board of Directors, or its designated agent, may authorize the attorney to commence a lawsuit or take such other appropriate action against the offending member and nonCo-owner occupant, tenant or guest, if applicable, seeking injunctive relief, money damages and/or any other remedies that the attorney may deem appropriate, including the recovery of the Association's costs and attorney's fees pursuant to Article XI of the Condominium Bylaws entitled Remedies for Default, and assessment and collection of the pre-litigation and post-commencement of litigation fees and costs, including bankruptcy fees, incurred regarding the matter in accordance with Article II of the Condominium Bylaws.

III. FINE PROCEDURE

A. NOTICE OF VIOLATION

1. Upon the violation of the Consolidating Master Deed, Condominium Bylaws and Rules and Regulations or other Condominium Documents monetary fines may be assessed upon written notice to the offending Co-owner and providing the offending Co-owner with an opportunity to appear before the Board. The request must be made in writing within fourteen (14) days from the date of the notice and the hearing to be held within thirty (30) days from the date of the notice of violation and offer evidence in defense of the alleged violation.

2. The written notice shall contain those statements contained at Part II, B., VIOLATION PROCEDURE, 2., (c), as set forth at page 4, hereinabove.

B. HEARING

1. The offending Co-owner shall have the right to attend a hearing and offer evidence in defense of the alleged violation, in accordance with Section A.1. hereinabove.

2. A Co-owner may bring witness(es) to the hearing upon advance notice to the Board that said witness(es) will be in attendance.

3. The Association may produce witness(es) in regard to the alleged violation.

4. After all evidences are submitted in regard to the alleged violation, the Board of Directors, or other designated body, shall confer and render a decision in regard to whether or not a violation occurred, if the violation was substantially the fault of the Co-owner in question and whether a fine should be levied. If a decision has been reached that a fine shall be levied, it shall be levied in accordance with Part C. of this FINE PROCEDURE set forth hereinbelow.

5. Failure to respond to the notice of violation shall constitute a waiver of right to a hearing.

6. The right to attend a hearing and offer evidence in defense of the alleged violation shall apply only for the first alleged violation of the applicable Condominium Document and not for the same continuing violations.

C. LEVYING AND ASSESSMENT OF FINES

1. No fine shall be levied for the first violation. No fine shall exceed twenty-five (\$25.00) dollars for the second violation, fifty (\$50.00) dollars for the third violation, or one hundred (\$100.00) dollars for any subsequent violations.

2. The fines levied pursuant to the above provision shall be assessed against the Co-owner and shall be due and payable as set forth in I.B, hereinabove. Failure to pay the fine will subject the Co-owner to all liabilities set forth in the Condominium Documents and these Rules.

3. The levy of fines shall be without prejudice to any other rights of the Association to obtain compliance with the Master Deed, Condominium Bylaws, Rules and Regulations or any other Condominium Documents for Cedar Shores Campground Condominium, including, without limitation, the right to institute a lawsuit.

4. No fine shall be assessed until the expiration of thirty (30) days after the written notice of the violation, fine to be assessed, and opportunity for a hearing has been remitted to the Co-owner. If the Co-owner fails to respond to the notice and/or fails to request a hearing within thirty (30) days from the written notice, the fine shall then be assessed to the account.

IV. SEVERABILITY

In the event that any of the terms or provisions of these Rules and Regulations or the Condominium Documents are held to be partially or wholly invalid or unenforceable for any reason whatsoever, such holding shall not affect, alter, modify or impair in any manner whatsoever any of the other terms or provisions of such Rules and Regulations, Condominium Documents or the remaining provisions of any terms or provisions held to be partially invalid or unenforceable.

V. REFERENCES TO GENDER OR NUMBER

Whenever any reference herein is made to one gender, the same shall include a reference to any and all genders where the same would be appropriate; similarly, whenever a reference is made herein to the singular, a reference to the plural shall also be included where the same would be appropriate and vice versa.

DRAFTED BY:

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Article IX of the Association Bylaws

Compliance

The Association of Co-owners and all present or future Co-owners, tenants, future tenants, or any other persons acquiring an interest in, or using the facilities of the Project in any manner, are subject to and shall comply with the Act, as amended, and the mere acquisition, occupancy or rental of any Unit or an interest therein or the utilization of, or entry upon, the Condominium premises shall signify that the Condominium Documents are accepted and ratified.

In the event the Condominium Documents conflict with the provisions of the Statute, the Statute shall Govern.

Severability

If any portion of these Rules and Regulations is found to be invalid, each invalidity shall not affect the remaining portion of the rules and regulations or requirements that can be given effect without the invalid portion, and to this end, the procedures or requirements are declared to be severable.

In the event of a conflict between Cedar Shores Documents and State, County, or Township Rules or Requirements, the more stringent of the two shall apply

These Rules and Regulations have been revised by the Board of Directors of Cedar Shores Campground Condominium Association, on January 8, 2026

BOARD OF DIRECTORS OF CEDAR SHORES CAMPGROUND CONDOMINIUM ASSOCIATION

BY: Mike Sollid Date: January 8, 2026

Mike Sollid
Its: President

Attest:

By: Monica Dowell Date: January 8, 2026

Monica Dowell
Its: Secretary

Co-Owner Recipient Of Rules & Regulations Acknowledgement Form

I have received a copy of the Cedar Shores Rules and Regulations – (revised 1/8/2026)
And represent the following Co-owner lot(s) shown below:

Lot number(s): _____

Signature: _____ Date: _____