

TWIN LAKE ASSOCIATION INC.

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## BY-LAWS FOR TWIN LAKE ASSOCIATION, INC.

### ARTICLE I ORGANIZATION

The name of the organization shall be Twin Lake Association, Inc.  
The organization will be governed by Robert's Rules of Order and be in compliance with State statutes.  
The fiscal year of the organization will be September 1st to August 31<sup>st</sup>.

### ARTICLE II PURPOSES

The following are the purposes for which this organization has been organized. To create a property owner's association open to all property owners of Twin Lake, Mercer Missouri. The association shall collect dues from its members to be expended for the purposes of the association such as regulations pertaining to, but not limited to the swimming areas, speed limits, signs, and rules for the beach, upkeep of established roads, parking of vehicles, park areas, fishing, boating and use of beach house.

### ARTICLE III MEMBERSHIP

An Association member is a property owner of Twin Lake at Mercer, Missouri. Each owner upon being accepted into the Association, will verify that they agree to abide by these By-Laws, all Covenants and Restrictions, and all Rules and Regulations, as amended from time to time, and to maintain his/her membership in good standing as long as he/she own property in Berndt Twin Lake Development.

These By-Laws of Twin Lake Association, Inc. are written for and inclusive of all persons who have bought and presently own property at the aforementioned location. The By-Laws will use the term "Owner" in reference to property owner and "Association" and "organization" in reference to Twin Lake Association, Inc.

The By-Laws of the Association are in addition to any requirements of any contract or agreement that each owner signs with Berndt Twin Lake, Inc., and if any conflict arises between these By-Laws and any contract with Berndt Twin Lake, Inc., Owner agrees that the terms of these By-Laws will apply and govern.

### ARTICLE IV MEETINGS

The bi-annual membership meetings of this organization shall be held on the last Saturday of April and the 2<sup>nd</sup> Saturday of August each and every year.

The Officers of the organization will have the authority to change the meeting date if it is known that there will not be enough officers at the meeting to conduct the meeting. In

that event, the Board of Directors shall fix the day but it shall not be more than two weeks from the date fixed by these By-Laws.

The Secretary will mail to every member in good standing at his/her address as it appears in the membership book in this organization a notice telling the time and place of such meetings.

Regular meetings of this organization shall be held at the Twin Lake Association Inc., Beach House, Twin Lake, Mercer, Missouri.

The presence of not less than 10 percent of the members shall constitute a quorum and shall be necessary to conduct the business of this organization; but a lesser percentage may adjourn the meeting for a period of not more than two weeks from the date scheduled by these By-Laws and the secretary shall mail a notice of this scheduled meeting to all those members who were not present at the meeting originally called. A quorum as herein before set forth shall be required at any adjourned meeting.

Special meetings of the organization may be called by the president when he/she deems it for the best interest of the organization. Notice of such meeting shall be mailed to all members at their addresses as they appear in the membership book at least ten (10) days before the scheduled date set for such special meeting. Such notice shall state the reasons that such meeting has been called, the business to be transacted at such meeting and by whom it was called. At the request of 5 percent of the members of the organization, the president shall cause a special meeting to be called but such request must be made in writing at least ten (10) days before the requested scheduled date.

No other business but that specified in the notice may be transacted at such special meeting.

## ARTICLE V            VOTING

At all meetings, except for the election of officers and directors, all votes shall be by voice except for when the vote is close then a show of hands will be taken. For election of officers, ballots shall be provided for a secret vote and there shall not appear any place on such ballot that might tend to indicate the person who cast such ballot.

Only members in good standing of the organization shall be allowed to vote.

Voting will done by owners and spouses attending the meetings. Lot ownership comprised of more than one party must decide among themselves who will cast the two votes. When a lot owner is single, he/she is allowed one vote.

There shall be no proxy voting.

ARTICLE VI            ORDER OF BUSINESS

1. Call to Order.
2. Verification of Notice of Quorum.
3. Approval or Disapproval of the preceding meeting minutes.
4. Reports of Officers.
5. Old Business including Committee Reports.
6. New Business.
7. Adjournment.

ARTICLE VII           BOARD OF DIRECTORS

The business of this organization shall be managed by a Board of Directors consisting of the officers listed under officers.

The President shall call meetings of the board of directors when needed.

The directors to be chosen for the ensuing two years shall be chosen at the every other fall meeting of this organization in the same manner and style as the officers of this organization and they shall serve for a term of two years.

The Board of Directors will organize and plan the agenda for each general meeting and be present and supportive of the president and secretary at each general meeting.

Vacancies in the Board of Directors shall be filled by a vote of the majority of the remaining members of the Board of Directors for the balance of the term.

Each director shall have one vote and such voting may not be done by proxy.

Docks should be approved by the board of directors and should not be longer than 20 feet in length.

Property owners who have a complaint of any nature concerning owner's property, Community areas, another member's actions, or the developer, should go before the Board of Directors with the complaint.

If there is a complaint against the developer, the board of directors will contact the development members concerning the matter.

If a member of the Board of Directors misses 2 consecutive meetings (board or regular), he/she may be terminated. Termination to be decided at the next regular association meeting and membership to vote on new board member at that meeting.

ARTICLE VIII           OFFICERS

The officers of the organization shall be as follows:

President

Vice President

Secretary

Treasurer

Financial Chairperson (Fund Raiser)

Beach House Chairperson  
(3) Board Members

Officers will be elected during the fall meeting every other year.

Their term will be for 2 years. In the year of the election, the starting date for officers will be September 1<sup>st</sup>.

Any person wishing to be a candidate for any elected position may submit his/her name to the president within 60 days prior to day of election. These names will be placed before the membership on day of election. Nominations will be accepted from the floor on day of election. Only members in good standing of the organization may be elected to and serve as officers.

The treasurer and financial chairperson can pay any expense deemed to be set or fixed and any expense up to and including \$75.00 without the President's approval. When a project will cost over \$150.00, the President will seek board members' advice on the expenditure of the funds.

#### JOB DESCRIPTIONS

**PRESIDENT-** it shall be the responsibility of the president to take under advisement any of the suggestions made by a member of the board of directors or Association members and to carry out any approved motions.

Give out owners and guest identification cards to members who are members in good standing if requested by owner. Clarification of members in good standing means members who have paid all required fees, and are in compliance with these By-Laws, the Covenants and Restrictions, and the Rules and Regulations of the Association. Cards are to run two (2) years, concurrent with the term of president. Guest referred to as relatives and friends of owner and family. Guest cards are to be returned to the owner at the end of stay or when they leave for any length of time. Guests who are accompanied by a property owner do not need guest cards.

Have the dam inspected, which requires requesting it be inspected 60 days before the permit expires.

Oversee the April and August general meetings.

The President shall call meetings of the board of directors or officers when needed.

President shall call meetings of the members of the Association when needed.

Accept any written By-Laws changes or additions from Association members at the April or August meetings or at a special meeting called for such purpose.

Send out By-Laws additions/changes in presentable format to all members with notice of the next general meeting.

Board members are to help the President on topics that are under discussion by the Association.

Put liens on owners that are 2 years in arrears of any payment that is owed the Association.

Be on the audit committee for review of the records.

Open and close lake over flow pipe as needed

Be responsible for the level of the lake.

Maintain and assign the key(s) to the gas tank, tractor, and post office, safe, office, or other keys.  
Shall see all books, reports and certificates required by law are properly kept or filed.  
Be one of the officers who may sign the checks or drafts of the association.  
Approve expenditures that exceed \$75.00 unless they are deemed to be set or fixed.  
Be the registered agent with the Secretary of State  
Be responsible for the submission of the Annual Registration Report.  
Have beach house keys, maps, and decals available for sale to members.  
Make reservations for the rental of the beach house.  
Assign tasks or duties to any other officers as President sees fit.  
Take any other necessary steps to perform his/her duties on behalf of and for the good of the Association.

VICE PRESIDENT - In the absence of the President, the Vice President serves in his/her place. The Vice President shall in the event of the absence or inability of the President to exercise the office become acting president of the association with all the rights, privileges and powers as if he/she had been the duly elected president

SECRETARY - The Secretary shall take the minutes of each meeting.  
The Secretary will mail any material approved by the President.  
The Secretary shall keep the minutes and records of the association in appropriate books.  
Give and serve all notices to members of the association.  
Send out notices for payment of dues and dam fees 30 days before January 1.  
Send out notices for payment of sewer fees 30 days before July 1.  
Send out late notices for dues and dam on April 1 with an additional \$10.00 charge added.  
Send out notices to owners for payment of sewer hook up fee.  
Send out notices for charges for mowing lots.  
Be the official custodian of the records of the association.  
Present to the membership at any meetings any communication addressed to him/her as Secretary of the association.  
Take the minutes of each general meeting.  
Type minutes of each general meeting.  
Post a copy of the minutes of the general meetings at the beach house and make copies available to interested members.  
Read the minutes at each general meeting, if required.  
Send out notices of annual meetings to each member 30 days prior to the meeting date.  
Send out copies of all By-Laws changes or additions to each member 30 days prior to the meeting date.  
Keep the membership roster up to date with current members' names, addresses, phone numbers and lot number.  
Update By-Laws when changes are approved by the membership and make copies available to all members.  
Receive reports of fund raising projects from the financial chairperson.  
Have beach house keys, maps, and decals available for sale to members.

Assist the audit committee in the review of the Association records.  
Get the mail at the post office and distribute to the proper people.  
Send flowers in the event of a death to immediate family members.  
Send cards for other occasions.  
Make reservations for the rental of the beach house.  
Is the backup person to make deposits for the Financial Chairperson.  
In consultation with the President, take any other necessary steps to perform his/her duties on behalf of and for the good of the Association.

**TREASURER** - The treasurer will keep accurate records of all financial transactions involving the Association.  
Be one of the officers who shall sign checks or drafts of the association.  
Pay Association bills seeking president's approval for expenditures not fixed or over \$75.00.  
Record payments and income received.  
Update the accounts receivable when new members purchase lots.  
Update the accounts receivable when current members purchase additional or different lots.  
Deposit Association money.  
Prepare necessary financial statements.  
Have maps, beach house keys, decals available for sale to members.  
Assist the audit committee in the review of the Association records.  
Provide the President with items needed to do the Association taxes.  
Make reservations for the rental of the beach house.  
In consultation with the President, take any other necessary steps to perform his/her duties on behalf of and for the good of the Association.

**BOARD MEMBERS** - Board members work under the President of the Association. Board Members are to help the President on topics that are under discussion by the Association.

**BEACH HOUSE CHAIRPERSON** - The Beach House Chairperson will have one (1) key to the beach house and will be responsible for the key issued. The Beach House Chairperson will not make reservations for the beach house, (only the President of the Association, Secretary or Treasurer will have that responsibility). The Beach House Chairperson will be responsible for spring cleaning of the beach house; also keeping the yard and beach clean.

It is the responsibility of the Chairperson to get help from the men and women of the Association to help in this work (keeping in mind to choose members who are able to do this kind of work), pulling weeds and other work that has to be done. This person must work closely with the President of the Association on all plans during the Chairperson's term of office. Any necessary equipment to be purchased has to be approved by the President of the Association and the board members before buying. If you are unable to be there on said day of project, you are to appoint someone on your committee to represent you.

It is the responsibility of the Chairperson to notify all Association members of your plans.

FINANCIAL CHAIRPERSON - Be responsible to the President of all fund raising projects. All projects must be approved before being finalized. Be responsible for appointing your committee from members of the Association, men and women to help on the fund projects. During your two (2) year term, plan a fund project for each of the following months: June, July, August, September, and October, also a winter project if you choose.

Committee will help with plans on each project.

- A. Plan where to have it.
- B. Call for reservations.
- C. Advertise in the paper, stores, etc.
- D. Send cards to all association members notifying them of the projects.
- E. Have change - \$25.00 in cash.
- F. All receipts must accompany bill to be paid.

Keep own books of records and furnish a duplicate to Treasurer when turning money into him/her for deposit. If for some reason you are unable to attend any meeting, appoint one of the committee members to represent you. Fundraiser account checks to be written and money deposited by the Financial Chairperson or Secretary. Only one signature is required to write checks or to make deposits.

Definition as to what fund raising funds are used for:

1. Specific reason stated when there is a fundraiser.
2. Expenses for the beach house, inside and outside.
3. Other items for the Association.

Projects to be funded will be decided by majority of the members that work on the fundraiser.

## ARTICLE IX SALARIES

\$100.00 will be paid annually for the President, Secretary, Treasurer, and Beach House Chairperson. \$100.00 will be paid annually to the lake maintenance person.

Members volunteering for Association work shall be given gas and other supplies needed for the work. Will be reimbursed for repair of their equipment used equaling one half or a maximum of \$15.00 for the year.

## ARTICLE X COMMITTEES

Standing Committee:

The auditing committee consisting of three members will be appointed yearly by the President and affirmed at the fall meeting. The committee will review the association's financial records including the fund raiser for the prior year(s) with the president, treasurer, and secretary. The audit committee will complete the review before the associations taxes are prepared and make a report to the president for presentation at the

spring meeting. Each member of the auditing committee should sign the report. The report should be kept for three years and filed at the Corporations office.

All other committees:

Shall be appointed by the president and their term of office shall be for a period of one year or less if sooner termination by the action of the president.

## ARTICLE XI DUES AND FEES

The owner agrees to promptly pay such dues and fees against his/her property as are uniformly assessed against all other similar lots with the development.

Association dues are \$125.00 for the first lot or any lot that has a livable dwelling, \$15.00 for each additional attached lot and \$55.00 for additional, unattached lot, even if no dwelling is present. \$10.00 dam fee added to each association dues. The dues and dam fee are due on January 1 of each year. If the dues are not paid on or before March 31, a charge of \$10.00 will be assessed and added to the regular dues not yet paid.

The Association dues on newly purchased lots are not due or payable until January of the following year.

Sewer payments are due on July 1 of each year and delinquent 30 days after due date.

The annual sewer fees shall be \$60.00 plus tax, if any, per lot except as provided below:

1. Each lot which shall be serviced by a sewer line shall pay the sewer fee; however two adjoining lots shall pay only one sewer fee.
2. If three lots are owned which are serviced by a sewer line, and of these three, two of which are adjoining, two sewer payments shall be made, one for the first two adjoining lots, and the second payment for the remaining lot.
3. If four lots are owned which are serviced by a sewer line, and the lots adjoin each other, two sewer payments shall be made.
4. One sewer payment shall be made for 2<sup>nd</sup> adjoining lots, two payments for the 3<sup>rd</sup> adjoining lot, one additional payment for each adjoining 2<sup>nd</sup> lot (3, 5, 7, etc.) which are serviced by a sewer line.

If payment for sewer annual fees is not received after 60 days of the due date, then the member's sewer service shall be discontinued. In order to reconnect to the sewer service Disassembled for non-payment of fees, a fee of \$250.00 shall be paid to the association, in addition to the delinquent sewer fees.

The owner shall pay a \$50.00 hookup fee. All parts, labor, and others costs of hook up shall be the responsibility of the member. The sewer hook up provided by the owner shall be schedule 40 piping or higher grade to the collecting sewer.

The owner also understands and agrees, upon failure of payment of dues and /or failure to comply with any By-Laws, covenant, rule, or regulation of the Association, the Association has the power to remove him/her from the Association by a majority vote of members present during any meeting. Association acceptance can restart, when owner pays dues, including back dues, corrects any prior non-conforming action, and agrees to abide by Association By-Laws, covenants, rules and regulations. If an owner defaults in payment of any Twin Lake Association dues and assessments, sewer user fee, whether annual fee, hook up fee, or sewer reconnection fee as set forth in the Twin Lake Association, Inc., By-Laws all delinquent dues and assessments, sewer user fee, whether annual fee, hook up fee, or sewer reconnection fee shall be a lien on the property, and the Association is authorized to file with the Mercer County Recorder of the Deeds, a document evidencing the lien, setting fourth the property description, the name of the owner, the amount due from the owner, and any other information necessary to encumber the property. To remove such lien from the land records, the owner or successor in interest to the owner, shall pay any arrearages owed Twin Lake Association, Inc., including interest or other charges levied on such arrearages, and shall also pay for the cost of preparing and filing of such lien, and for the cost of preparing and filing the documents necessary to remove such lien and any litigation costs, including attorneys fees, incurred by the Association.

## ARTICLE XII            AMENDMENTS

These By-Laws may be altered, amended, repealed or added to by an affirmative vote of not less than a majority of members present at any meeting called for such purpose.

Any change or addition to the By-Laws must be in writing and submitted to the President at either meeting dates under new business. They will discuss and be voted on by the voting members present at the next meeting. If proposed By-Law amendment is not passed, it can not be resubmitted for a period of two (2) years.

The President will be responsible for having the changes to the By-Laws reviewed and in presentable format to send out to all members with the notice of the next regular meeting.

Duly adopted by the members and dated this \_\_\_\_\_ day of \_\_\_\_\_, 200\_.

By: \_\_\_\_\_  
Thomas L. Cross Sr., President

Attested to:

By \_\_\_\_\_  
Christina Gilliland, Secretary

## COVENANTS AND RESTRICTIONS OF TWIN LAKE ASSOCIATION, INC.

The following will use the term "Owner" and "Buyer" in reference to property owner, "Association" and "organization" in reference to Twin Lake Association, Inc. and "Seller" in reference to Berndt Twin Lake Inc. Buyer recognizes and agrees to abide by all of the following, as amended from time to time.

### UTILITIES COVENANT

Twin Lake Association Inc., has an operating central sewage system with collection lines to present lot owners and that sewage service will be provided to owner's and other properties not now served, as and when property is sold or when funds are available. Lots 250 through 256 and lots 272 through 294 all in Subdivision Two (2) of Berndt Twin Lake & Subdivision and lots 3 through 12 and lot 44 all in Subdivision Three (3) of Berndt Twin Lake & Subdivision, the sewer system with collection lines to said lots are owned by the Seller. The buyer for said lots shall pay directly to the Seller for sewer service. When the sewer system with collection lines is paid in full for the said lots, then the sewer system and collection lines shall be conveyed and owned by the Twin Lake Association, Inc.

The water supply for the Association is provided by Public Water Supply District No. 1 of Mercer County, telephone services are provided by Grand River Mutual Telephone Corporation, and electrical services by Grundy Electric Cooperative.

### RESTRICTIONS

1. The property shall be used only for residential and no other purposes. No lot can be sub-divided.
2. No building will be constructed on the property before plans including materials to be used have been submitted to and approved by the Association and all construction shall be in compliance with applicable building codes.
3. Only one (1) single family, dwelling will be erected on any one (1) lot. No building shall be erected on any lot until a dwelling has been erected, provided that with the prior written consent of Association a boat house may be constructed on a waterfront lot. No basement, boathouse or other structure other than a dwelling house shall be used for living quarters and no tent, house or other trailer or other temporary structure will be placed, erected or parked on property except in areas of the Development where permitted. No basement or foundation shall remain unenclosed without sub-flooring more than 3 weeks. Exteriors of all structures shall be completed within 6 month from the date construction begins. Open pier foundation type construction shall be of solid, permanent, material and exteriors of all structures shall be kept painted and maintained.
4. Minimum living area on the ground or first floor exclusive of porches is 300 square feet. (By prior written approval of Association minimum living may be reduced by established percentages for certain two story plans such as A-frames and split level dwellings.) No structure shall extend closer than 25 feet to any

- road; 10 feet to any side property line; 20 feet to the rear line of any lot or within 50 feet of the normal water of the Lake as indicated on the Plat of the Development without the prior, written consent of Association. All construction must comply with Zoning Regulations of Mercer County, Missouri. No easements allowed 20 feet from normal water level.
5. No outside toilets are permitted and no garbage disposal unit without a trap approved by Association shall be installed. No waste shall be permitted to enter the Lake and all sanitary arrangements must be approved by Association or health officers of the State of Missouri. All plumbing facilities shall be connected to the sewer system as same becomes available. No drain field or other disposal system shall be closer than 30 feet to the normal water line of the lake.
  6. No noxious or offensive activity will be permitted and nothing shall be done or permitted which is or becomes a nuisance to other property owners. No animals or fowl shall be kept on the premises except customary household pets in reasonable numbers. No signs shall be displayed on the property without the prior approval of Twin Lake Association and Seller. If buyer fails to maintain the property in a tidy manner, the Association shall have the right to go on the property to maintain same and to levy a reasonable charge for same against owner and the property.
  7. No property shall be leased without the prior written consent of Association.
  8. Association reserves the right to erect and maintain utility poles and lines, including underground lines, at the intersecting corners of any two or more lots.
  9. Hunting and the discharge of any firearm are prohibited except in designated areas.
  10. Provided all membership dues, utility and other assessments are currently paid, buyer and buyer's family and guest will be entitled to enjoy the privileges of the lake including fishing, boating, and use of community areas.
  11. No boat dock, floats or other structures can be constructed on or extend into the lake without the prior written consent of the Board of Directors. Use of the lake is limited to members of the Association, their families and guests, and all such use shall be in compliance with the rules and regulations of the Association.
  12. Association reserves a perpetual easement fifteen feet (15') wide along each side of all roads and an easement ten feet (10') wide along the side and rear lines of each lot with right to ingress and egress to install, replace, operate and maintain utilities of all types, drainage ditches and appurtenances thereto with the right to trim, cut and remove trees and other growth or obstructions as necessary for the foregoing purposes. If an owner of adjoining lots with prior, written consent of Association constructs a structure which extends across a common lot line, such lot line shall not be subject to the last described ten feet (10') easement.
  13. As long as Twin Lake Association, Inc. approves, the Berndt family shall have the right to allow their cattle to wade in the waters of the Lake. If Twin Lake Association, Inc. decides to restrict cattle from the Lake, then Twin Lake Association, Inc. will have the responsibility of the costs building a four barb wire fence, and the cost of maintenance of this fence. Such fence is to be back twenty (20) feet from the water line.

14. The Lake is to be kept as a private lake, and if sold, such sale must be agreed to by a 2/3rds majority of the members of Twin Lake Association, Inc.
15. The Berndt family as listed below shall have the same privileges, as other property owners in good standing of Twin Lake Association, with the exception of any dues. The Berndt family must abide by the rules of the Twin Lake Association. The Berndt family shall include Robert Berndt, Linda Berndt, Dennis Berndt, and Sandy (Berndt) Kincaid.

These covenants and restrictions shall run with the land and be binding upon owner and owner's heirs, assigns, executors and administrators and if owner or any successor of owner violates any of said covenants and restrictions, the Association or any other property owner in the Development or the Association shall be entitled to prosecute any appropriate legal proceedings to prevent or stop such violation and to seek damages for the violation of same.

## RULES AND REGULATIONS TWIN LAKE ASSOCIATION, INC.

Speed limit on the roads is 20MPH.

When selling your lot or lots, any back dues or fees must be paid in full before finalizing the sale. Turn the new property owners name, address to the Association's secretary and notify the new property owner that they need to abide with the By-laws, covenants and restrictions, and rules and regulations of the Association.

The Association will supply the signs for Twin Lake area. The signs will consist of speed limit, parking, rules for the beach and any other necessary signs.

All vehicles driven by unlicensed persons are in violation of Missouri State law. Lot owners will be held responsible for their family and guests under the legal driving age in Missouri who damage the roads, streets or property of the lake area in any way.

The upkeep on established roads will be paid by the Association. There will be no parking of any vehicles on the road where they would be blocking passage. Parking may be prohibited where necessary.

It will be the responsibility of each property owner to keep their lot(s) and ditches surrounding their lot(s) neat and clean. Keep ditches and culverts cleaned out so water will flow through.

Dispose of trash, beer and pop cans, etc. Do not throw in lake or around lake.

All lots must be mowed, all trash removed, all vehicles or trailers must be parked in an orderly manner and non-running vehicles must be disposed of.

Any garbage being put into the dumpster on Twin Lake property should be ONLY garbage generated by the property owners and their guest while on Twin Lake premises. Nothing should be brought in from outside the premises and put into the dumpster under any circumstances. Do not put fish waste in the dumpster.

The Twin Lake Association, Inc. will mow lots that are not mowed for \$20.00 a lot three times a year for \$60.00 per lot, per year charge. All trees and shrubs owners do not want mowed will be marked by the owner. When the Association is mowing lots, they will have the authority to trim trees and bushes so the tractor/mower can mow around them. If additional cleaning of an owner's lot is required an additional charge will be levied for labor and equipment used. These charges will be billed at the end of the mowing season.

Only members in good standing of the Twin Lake Association, Inc. will be allowed to use Association facilities. That is the beach house, park areas, beach facilities, lake, burn pile, or dumpster.

All members in good standing are eligible to use the beach house for social events (i.e., private parties, family reunions, etc.). Use of the building for any private event shall have a minimum fee of \$20.00 per day. All private events shall be by advance reservation at which time the minimum shall be paid. It shall be the responsibility of the person making the reservation to make sure the building is left clean. The person making the reservation is also responsible for any damages. Reservations shall be made with the President, Secretary or Treasurer of the Association, or the Beach House Chairperson

Dogs are the responsibility of the owners.

School children will be picked up by the school bus on the township road.

Any new or replaced culverts shall be a minimum of 10 inches in diameter.

Flowers are sent to immediate family members in the event of death. Card will be sent for other occasions.

No living or dead trees or brush are to be cut or removed from the lake or around the lake area, which is the association property and includes twenty feet from normal lake line, without written approval of the Board of Directors.

#### FISHING RULES – (Twin Lake is a fishing lake)

1. Everyone that goes fishing must have a Missouri fishing license, check with Missouri Department of Conservation rules for exact requirements.
2. Boats – any size including sailboats.
3. Motors – any size, electric or gas.
4. Speed – 15 miles per hour.
5. Rod and reel or cane poles may be used for fishing, but no trout or jug lines may extend into the lake.
6. No water skiing is allowed on the lake.
7. No fishing in restocking ponds.
8. Fish Limit – 5 bass, 2 channel cat, 4 bullhead, no limit blue gill or crappies.
9. No fish finders or depth finders allowed on lake.
10. No skidoos or jet skis allowed on the lake.
11. On bigger boats, boats need to be up to plane so less wake is created.
12. Do not use private docks without first getting permission from owner.

#### SWIMMING AREA

The swimming area will be open Memorial Day weekend (weather permitting) through Labor Day weekend of year, and the following rules apply.

1. Members in good standing are allowed.
2. Guests when accompanied by a member in good standing or by guest card are allowed.
3. Children shall be supervised by an adult at all times.
4. An area sign will be posted "No Lifeguard on Duty".
5. No boats or any harmful items are allowed in the swimming area.
6. No motor vehicles allowed on the beach area. A parking area will be provided.
7. Keep beach clean at all times.
8. Swimming is allowed only at beach, inside buoys.
9. Dogs must be on a leash at the beach.
10. When more than one family is at the beach no dogs are allowed at the beach house and beach.
11. Do not use the beach and beach house area as a dog rest room.
12. It is the responsibility of the members and guests using the beach house and beach area to clean up after using them.
13. Members and guests swims at own risk.

## INFRACTION

Owners may file complaints of infraction of By-Laws, covenants and restrictions and Rules and regulations against other members for consideration to the Infractions Committee.

Fines: The fine structure for infractions is determined as follows:

1. First Offense: \$25.00
2. Second Offense: \$50.00
3. Third Offense: \$75.00, or expulsion from membership at the discretion of the Board.

Upon determination by the Board of Directors that a serious infraction has occurred, legal action, additional fines, and/or expulsion from membership may be pursued by the Board in its sole discretion.

When fines are levied, person will be allowed 15 days to make payments.

Appeal: Appeal of the rules infraction and fine may take place at a board meeting. It is the responsibility of the member to request inclusion on the agenda prior to the meeting. All decisions, by majority vote of the Board of Directors, will be final.

Responsibility: The property owner is responsible for all family members and guests.

Collection: Fines and cost shall be collected in the same manner as any other assessment, as set out in the By-Laws of Twin Lake Association, Inc.



ARTICLE XIII      VERIFICATION

I \_\_\_\_\_, am applying for membership in Twin Lake Association, Inc., and hereby state that I have read the Association's By-Laws, Covenants and Restrictions, and Rules and Regulations and agree to abide by them, including any amendments as duly adopted, for as long as I am a member in the Association. I also agree to keep my membership in the Association in good standing, as required.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address  
\_\_\_\_\_