



CLIFFS COMMUNITY AT GLASSY, INC

RULES AND REGULATIONS AS OF 12/20/2018

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Section One: Financial Rules, Regulations and Procedures

Overview:

The Cliffs Community Association at Glassy, Inc (hereinafter referred to as "CCAGI" or the "Property Owner's Association+ or "POA") has established rules, regulations and procedures governing the Association's capital reserve fund (1-A.), investments (1-B.), expenditures (1-C.), assessment invoicing and collections(1-D).

1-A. Capital Reserve Fund:

Adopted 9/13/2002, Last Revised 9/20/2018

The Capital Reserve Fund is for expenditures of a long-range nature that will create future benefits to the Association. Allowable capital expenditures include expending money to purchase a fixed asset, to add value to an existing asset, or to improve the long-term value of the community. As appropriate, these costs are amortized or depreciated over the life of the asset.

Policy and Guidelines:

In compliance with the Covenant Article 10 at paragraph 10.5, Reserve Budget and Capital Contribution, the CCAAGI uses annual dues revenues to fund annual operating expenses and specific accounts dedicated to:

1. Paying expenses of an unforeseen nature that cannot be covered under the approved annual operating budget;
2. Replacing or improving Association owned roads (i.e. road repaving; major repairs; culvert replacement);
3. Making significant improvements to or adding significant value to the community or the Association's infrastructure (i.e. utilities, communications, signage, buildings);
4. Replacing or materially improving capital assets.

Procedural Guidelines for Capital Spending:

1. Scope of the work should include entire systems, not parts of systems (i.e. road repaving; roof replacement);
2. Cost should be greater than \$10,000, and
3. Expected life of the work should be 10 years.

Administration and Controls:

1. The Board will establish five-year funding goals and project estimated capital reserve needs. The Board will review each goal annually as part of the budgeting process and update the five-year plan as needed;
2. The Treasurer will oversee an annual update of the Capital Reserve Study and will develop a budget for the Capital Reserve Fund. Each Board member has the responsibility to create, maintain, and submit a five-year plan to include projected capital expenditures, for their area of responsibility to the Board and Treasurer for discussion and approval;
3. The Treasurer will provide to the Board a monthly report of the balances in the Capital Reserve Fund;

4. Any request for a capital expenditure must be submitted in writing to the Board prior to committing to spend any reserve funds;
5. A majority of the Board must approve all Capital Reserve Fund expenditures, under the terms of this Policy, and
6. Any exception to this Policy requires a vote of at least 75% of the full Board.

1-B. Investment Policy and Guidelines

Adopted 05/11/2005, Last Revised 2/18/2014

Operating Account Fund:

The Property Owners Association (POA) will maintain cash on hand to cover sixty days of current operating expenditures. The balance of current operating funds may be invested, as appropriate, in short-term investments (less than one year). Investments should be held in FDIC insured accounts (i.e., Certificates of Deposit), U. S. Treasury Bonds or insured money market accounts.

Builder Bond Fund:

The POA will maintain cash on hand to cover about 25 percent of builder and landscape bonds. Investments should be held in FDIC insured accounts (i.e., Certificates of Deposit), U. S. Treasury Bonds or insured money market accounts.

Capital Reserve Fund Investment Policy:

This fund, more fully described at Policy 1-A, will be managed so that invested funds become available in each operating year as projected by the annual plan and long-range plan funding requirements.

1. Funds required to be used in a current operating year must be invested in short-term investments (less than one year) through FDIC insured accounts (i.e., Certificates of Deposit), U. S. Treasury Bonds or insured money market accounts.
2. At least fifty percent of funds available to be invested longer than one year are to be maintained in FDIC insured accounts (i.e., Certificates of Deposit), U. S. Treasury Bonds, U.S. Agency Bonds (i.e., GNMA mutual funds) or money market accounts. Funds should not be invested for more than five years unless approved by the Board of Directors.
3. The remaining funds may be placed, also, in a combination of corporate bonds or corporate bond mutual funds. Individual corporate bonds must have ratings of AA or above by Moody's or S&P with no maturity dates exceeding seven years from date of purchase. Should individual bonds be purchased, an attempt should be made to match maturities with anticipated liquidity requirements. Bond mutual funds should also hold Morningstar ratings of four or above and contain no instruments rated less than BBB by Morningstar or S&P.

Investments/Finance Committee:

The POA's Finance committee will oversee the investments of the Association. It will be comprised of the Treasurer, Assistant Treasurer and at least one community member and will approve investment decisions that are made in accordance with the above guidelines. The Treasurer will chair this committee and report monthly to the POA Board with regard to the investment portfolio, including, but not limited to the composition of the investment portfolio and the current and projected return.

Changes to this Policy

The POA Board of Directors must approve any changes to this policy, guidelines or investment policy.

1-C. Authority for Expenditures:

Adopted 03/14/2008, Last Revised 9/20/2018, 12/06/2018

Authority of the Mountain Administrator (NHE, Inc.):

NHE has the authority to approve any expense up to \$500;

All checks must have the signature of NHE's Chief Financial Officer or NHE's President;

Authority of a CCAAGI Director:

A CCAAGI Director assigned with the responsibility for a particular expense category has authority to authorize an expenditure within that expense category if the expenditure has been pre-approved by the Board and documentation is provided to prove the proposed expenditure is a pre-approved budget expenditure.

The President of the CCAGI

The President of the CCAGI has the authority to authorize any emergency expense up to \$2000. Expenditure must be presented at the next Board meeting for full disclosure.

1-D. Invoices and Collections:

Adopted 10/20/09, Last Revised 9/2018

Responsibility:

The Mountain Administrator will invoice and collect all annual association dues. The members of the POA Board of Directors will assist in collection of dues when issues or conflicts arise.

Invoice Process:

Invoices will specifically indicate (1) the amount of current annual dues designated for the operating fund and the capital reserve accounts and (2) the amount of all previously unpaid annual assessments, interest and late fees. Invoices will be mailed on or about July 1.

Collection Process:

1. A second invoice will be mailed on or about September 1 to those property owners who have not paid their annual assessment. This invoice will include a \$25 late fee and interest charges at an annual rate of 18 percent as of September 1.
2. A third invoice for unpaid assessments will be sent by certified or registered mail with a return receipt requested on October 1. This invoice will include additional interest charges at an annual rate of 18 percent.
3. All delinquent owners will also be contacted by letter or e-mail on or about October 15 about their unpaid assessments.
4. The POA Board of Directors may contact owners directly concerning unpaid annual assessments.

5. After review and approval by the POA, on or about December 1, the delinquent property owner accounts will be turned over to the POA's collection attorney. The attorney will send delinquent Owners a certified letter informing them that a lien will be placed on the property if their account is not paid within ten (10) days from the receipt of the letter.
6. After review and approval by the POA, on or about January 1, liens will be filed by on all properties with outstanding accounts that do not currently have a lien in place.
7. If a property has had an unpaid lien on it for two (2) or more years, then the POA can exercise one of the following two options:

Option One: On or about February 15, the POA can obtain a money judgment against the Owner for the unpaid lien. If this option is chosen, the POA's collection attorney will inform the Owner in a certified letter that the POA will be filing a judgment against his or her assets in the appropriate Master in Equity Court. Once obtained this judgment will be filed in the County(s) in which the Owner owns real property. This judgement will remain on file for 10 years and will survive a foreclosure of the Owner's property.

Option Two: On or about February 15, the POA can proceed to foreclose upon the Owner's property. If this option is chosen, the POA's collection attorney will inform the Owner in a certified letter that the POA will be instituting a formal foreclosure action against the property unless the amounts in arrears are immediately paid. This option should not be pursued unless the amounts owed are greater than 10% of the property's fair market value. The decision to proceed with a foreclosure must be based upon an evaluation of numerous variables, including but not limited to, the marketability of the property as well as the presence of an existing mortgage on the property.

Section Two: Administrative Policies and Procedures

Overview:

This Section Covers policies and procedures adopted by the POA for Board Meetings, the ARC and the use of the Upper Mountain Administration Center ("UMAC") and Lower Mountain Administration Center ("UMAC").

2-A. POA Board Meetings

Adopted 11/15/2018.

Open Meetings:

All Board of Director meetings are open to all Members of the Association and whenever possible will be announced in advance. Association Members who plan to attend the meeting, are asked to contact the Mountain Administrator in advance of a meeting so that adequate plans can be made for meeting space. If more space is needed the meeting place may be changed. Additional rules and regulations regarding POA Board Meetings are set forth in the Association's By-Laws.

Agenda Items:

Unless permission by the Board is otherwise granted before the meeting, Association Members who wish to address the Board, must notify the Mountain Administrator within 72 hours in advance of the meeting so that time to speak can be added to the agenda. At the time of notification, the Owner must advise the Mountain Administrator of the nature of the business they wish to address with the Board.

Addressing the Board:

Association Members will be allotted up to 10 minutes on the agenda to address the Board. Although the Board may ask questions to clarify the Owner's presentation, it may or may not chose to enter into a dialogue with the Member. Non-Board members will be excused from the meeting when the Board decides to move into executive session for all or part of the Member's presentation.

2-B. Architectural Review Committee Structure and Meetings

Adopted 5/11/2005, Last Revised 8/8/2017, 12/6/18 See CC&Rs at XI

Structure

1. The ARC will be comprised of 5 to 7 members, who serve at the pleasure of the POA Board. The ARC and POA Board will develop a list of potential applicants prior to contacting any potential applicants. Proposed applicants will be asked to submit a resume and a statement why they would like to be an ARC member and why they believe they are qualified to serve. The ARC and POA will internally prioritize the candidates and that list will be submitted to the POA Board for approval.
2. If the ARC fails after reasonable notice to recommend a candidate to fill a vacancy on the Committee, the POA may appoint an individual to fill the vacancy. At the completion of a member's term, the ARC may re-nominate a member with POA Board approval. Member terms are for three-years and are to be staggered on a calendar year basis.

3. The ARC, may at the POA Board's discretion, include an architect, engineers or similar professionals, whose compensation, if any, shall be established from time to time by the POA Board.
4. The ARC may with prior POA approval, hire an expert, vetted by the Mountain Administrator, at an hourly rate on an as needed basis. The consulting fees are to be paid from the ARC Review fees.
5. The Chair and Vice Chair will be selected by the ARC members after consultation with the POA Board.

ARC Meetings:

All meetings of the ARC shall be open to all Association Members. However, Association Members may not participate in any discussion or deliberation unless permission to speak is requested on his or her behalf by a Committee member. In such case, the ARC Chair may limit the time any Member may speak. Notwithstanding the above, the ARC Chair may adjourn any meeting of the ARC and reconvene in executive session, excluding Members, to discuss matters of a sensitive nature, such as pending or threatened litigation, personnel matters, etc.

2-C. Mountain Administrative Centers

Adopted 10/20/2009, Last Revised 11/20/2007, 12/0618,

Description:

The Upper Mountain Administration Center (UMAC) and the Lower Mountain Administration Center (LMAC) house the office of the Mountain Administrator, files of the POA and ARC, locked boxes for mail distribution to Members from the United States Postal Service, cubbies for distribution of other non-confidential communications, and shelving for delivery of packages.

The MACs serve as a convenient meeting spot for the residents and property owners. Examples of permitted use of the MAC meeting spaces include POA, HOA and ARC related meetings, workspace for Cliffs Resident Outreach (CRO) charitable work, and staging area for community events such as Kids Camp. No commercial, profit-generating or political activities are permitted in these areas.

UMAC Reservation and Usage Rules for the Conference and Recreation Rooms:

Adopted 11/15/17

The use of the Upper MAC building is for Cliffs at Glassy property owners in good standing only. Reservations cannot be made as a proxy for anyone who is not a property owner. Person reserving the Conference, or the Recreation Room accepts full responsibility for the condition of the facility after use, and the conduct of his/her guests.

The Conference area should only be used for meetings, while the Recreation Room can be used for any type of event. Under no circumstances is cooking of any kind allowed inside the building. Any outside cooking will be limited to grilling with electric grills only. No open flame, charcoal grills, etc., shall be used on the premises.

Residents wishing to use the UMAC will be required to make reservations by phone or in person through NHE, Inc (864-467-1600) or online to the Mountain Administrator (glassypoa@nhe-inc.com) and will be

required to strictly follow the reservation policy established by the Board. A copy of the full policy can be obtained from the Mountain Administrator.

2-D. Post Office Boxes, Cubbies, Bulletin Boards and Package Rooms

Adopted 10/18/2006, Last Revised 12/06/2018

US Mail/Post Office Boxes:

The upper and lower postal stations have locked boxes for mail distribution by the United States Postal Service. The use of these mailboxes is solely for USPS personnel in compliance with federal mail regulations. To obtain a post office box key, a property owner completes a USPS form which can be obtained from, and should be returned to, the Main Gate staff.

The USPS postal carrier will place any package, whose size permits, on a shelf in the designated package area or in a postal box at the appropriate postal station. For packages that fit into a postal package secured locker or are placed on a shelf in the package area, the postal carrier may leave a numbered postal package locker key or notice that the package is in the postal area in the individual's post office box. For larger packages that do not fit in the package area, the postal carrier will leave a notice to alert the resident that the parcel was left at the Gatehouse. If a USPS package is not picked up by the resident within three (3) days of its delivery to either the main gate or the MAC, the postal carrier will notify the resident it has been returned to the Landrum post office, where it can be picked up.

Cubbies

Cubbies are available for subscription newspapers delivered by means other than the USPS and for distribution of information on matters of interest and benefit to property owners. Examples of items that are permitted are communications between residents, greeting cards and invitations, notices of Club events and activities, POA and HOA correspondence. No commercial advertisements or solicitations are permitted. No political notices of any kind are permitted. Cubbies can be obtained through the Home Owners Association.

Commercial Publications:

There will be no distribution of non-subscription commercial publications in cubbies or in stacks at the postal stations. This includes – but is not limited to – penny-savers, real estate magazines, and business journals. Publications of general interest to residents (e.g. those containing articles about Glassy activities, Yellow Pages, phone books) can be distributed with prior approval of the Mountain Administrator.

Bulletin Boards:

Only Cliffs at Glassy property owners and the Cliffs Golf and Country Club may post notices. Postings must be limited to items of general interest and benefit to property owners. Postings should be placed in both postal stations to insure widest possible communications. Political notices of any kind are not permitted. No commercial advertisements or solicitations are allowed with the following exceptions:

- Owner sales or rental of Cliffs property
- Resale items such as furniture belonging to property owners or Services offered by residents such as pet sitting

No more than two (2) pages may be posted for each announcement (e.g. sign-up sheet as attachment, or additional text sheet). If sign-up sheets are used, the posting owner should check periodically to capture

posted names. Postings must include date posted, property owner's name and telephone or e-mail. Postings must also include the date to be removed (not to exceed 60 days without approval). Incorrect postings will be removed without notice.

2-E. Fine Policy for Violations of CCAAGI's Governing Documents and Board Approved Rules and Regulations

Adopted 04/10/2018, Last Revised 12/06/2018 See also, CCRs at Article 2.1, 4.4, 11.7 and By Law Section 3.23

Introduction:

The governing documents for the Cliffs at Glassy Community Association ("POA") include its Covenant, Conditions and Restrictions, By-Laws, and Board Policies, Procedures and Regulations. These guidelines and the Community Wide Standards regulate the every-day aesthetics and general maintenance at Glassy are enforced by the by the Board or by the Mountain Administrator with the authority of the POA Board. Violations are enforced through the imposition of sanctions, fines or in some circumstances, the right to exercise self-help to cure the violation. Set forth below are the procedures generally followed before the POA Board imposes a fine or exercises its other enforcement rights.

Warning/First Notice:

In most circumstances, a homeowner in violation of the governing documents or Board policies, procedures and regulations will be issued a written notice identifying the violation, referencing the applicable governing document, policy, procedure and provide a time frame in which the violation must be corrected.

Second Notice:

Unless the governing document, policy, procedure or regulation provides otherwise, the failure to correct the violation within the time specified in the notice or a second violation of the same regulation will result in a second violation notice and the imposition of a \$100.00 fine.

Repeat Violations/Failure to Correct:

A violation following the second notice, a repeated violation of the same policy, rule, or regulation, or the failure to pay each initial fine will result in an automatic fine of \$100.00 per month until such violation is remedied or fine paid in full. Repeat offenders may also be referred to the CCAAGI Board of Directors to determine additional disciplinary actions, including but not limited to additional fines, suspension of an Owner's right to vote, use a Common Area, have an active RFID sicker, or a gate entry card to enter the Community without stopping first at the gatehouse.

Payment of Fines:

All fines will be due and payable no later than thirty (30) days from the notice date. Failure to pay fines when due will cause such fines to accrue interest on a monthly basis at an annual rate of 18% until payment is made in full. Homeowners will be responsible for any unpaid fines and penalties imposed on residents who lease or rent their unit. If a fine is not paid by the payment date following the second violation notice, the Board in its discretion may place a lien against the resident's property and resort to any other enforcement and collection action available under the governing documents and South Carolina law. Such actions include but are not limited to, a suspension of an Owner's right to vote, right to use a

Common Area, right to have an activated RFID sticker, or right to have a gate entry card to enter the Community without stopping first at the gatehouse. In some circumstances, the POA has the right to enter a property to exercise self-help to cure the violation.

In all circumstances, the Board has the discretion to determine if given the circumstances a higher fine is warranted. It also reserves the right to adopt fines for violations of the leasing restrictions, which may be as high as the rental value of the rental property for the period of the violation.

Section Three: Vehicle Operation, Traffic Violations, Enforcement & Fines, Gate Access and Parking

Overview

This Section 3 A covers rules and regulations covering the permitted types and the safe operation of vehicles on our roads. It also addresses gate access for owners, Cliffs employees and guests.

3-A. Vehicle Operation/Restricted Use

Adopted 2/10/11, Last Revised 2/18/11.

Restricted Use:

The roads in our community are for the exclusive use of Glassy residents, their guests, registered renters, Cliffs Club and Hospitality Corporation employees and agents, emergency vehicles, owned and operated by the State of South Carolina, County of Greenville SC, Glassy Mountain Fire District and other such vehicles owned and operated by neighboring municipalities and medical facilities.

Permitted Vehicles:

The only types of motorized vehicles permitted on the roads are: construction vehicles and personal and business vehicles. The definition of construction vehicles includes Bobcats with rubber tires that are in compliance with ARC regulations. Personal and business vehicles are defined as vehicles licensed for use on public roadways in the State of South Carolina, driven by the holder of a valid operator's license in accordance with the laws of the State of South Carolina, including laws relating to insurance of the vehicle and of the operator.

To be considered a licensed vehicle, a golf cart or other low speed vehicle must be registered with the State of South Carolina DMV and a copy of the registration must be on file with the *Mountain Administrator*.

3.B Traffic Violations and Procedure

Adopted 5/21/08, Last Revised 7/12/11.

Introduction:

The Cliffs at Glassy road usage is intended for vehicles, joggers, bikers, and walkers. Vehicle drivers should be very cognizant of pedestrian traffic. For safety reasons, vehicles should slow below-posted speed limits when approaching or passing pedestrians and bikers and going around curves in the road. Bikers and walkers are permitted with the understanding that they should use extreme caution on hilly, curvy roads as they may not be seen by vehicular traffic.

Citations and Fines for Speeding, Careless, Reckless, Inattentive, Impaired and Erratic Driving:

Citations will be issued for speeding and careless, reckless, inattentive, impaired and erratic driving. All violations are subject to review by the POA Board as recommend by its Security Committee.

Speeding:

There are clearly posted signs indicating the 25mph speed limit while driving on the roads in the Community. Drivers should slow to speeds below 25 mph when approaching and passing pedestrians and bikers. Radar is used to detect speeding, and speeders are subject to written warnings and fines.

Careless, reckless, inattentive, and erratic driving:

These behaviors include and are not limited to the following: the failure to stop at posted stop signs, crossing the double yellow lines or center of the road, and the failure to obey rules, regulations and/or security personnel.

Schedule of Violation & Fees:

TRAFFIC VIOLATIONS	1 ST OFFENSE	2 ND OFFENSE	3 RD OFFENSE
(A) Exceeding the Speed Limit Less than 10 mph over limit 11 – 20 mph over limit 21 + mph over limit	Warning \$ 25.00 \$ 50.00	\$ 10.00 \$ 50.00 \$100.00	\$ 25.00 \$100.00 \$150.00
(B) Failure to stop at stop sign	\$ 25.00	\$ 50.00	\$100.00
(C) Crossing double yellow lines	\$ 25.00	\$ 50.00	\$100.00
(D) Careless/reckless driving*	\$150.00	\$150.00	\$150.00
(E) Failure to obey rules / regulations and/or security	\$100.00	\$250.00	\$500.00
*A careless/reckless driving violation is defined as either repeated offenses; any 2 or more traffic violations at the same time (Not limited, and other factors may also apply); or driving under the influence of alcohol or drugs			

Repeat Offenders or Failure to Pay Fines:

In addition to the foregoing schedule of fines, repeat offenders or Owners who do not pay a fine by the payment date following the second violation notice, may, at the Board’s discretion, have a lien placed against their property and resort to any other enforcement and collection action available under the governing documents and South Carolina law. Such actions include but are not limited to, a suspension of an Owner’s right to vote in Association elections, the right to use the Common Area or to have a RFID sticker, or gate entry card to enter the Community without stopping first at the gatehouse. The Board, in its discretion, will determine if a higher fine is warranted.

Payment of Fines:

All fines will be due and payable no later than thirty (30) days from the notice date. Failure to pay fines when due will cause such fines to accrue on a monthly basis until payment in full. Homeowners will be responsible for any unpaid fines and penalties imposed on guests who lease or rent their properties. The Board also reserves the right to adopt and enforce fines for violations of the leasing restrictions, which may be as high as the rental value of the rental property for the period of the violation. All fees are to be made payable to CCAAGI, 8 Plumley Summit Road, Landrum, SC 29356

Additional Procedures Relative to the Payment of Citations and Fines:

Owners

1. Citations will be mailed directly to property owners.
2. Fees must be paid within thirty (30) business days from the date the citation is mailed; a penalty of 10% will be assessed for all traffic fines for each 30-day period not paid within the time allowed.
3. If fines are not received within thirty (30) business days, a reminder for payment will be sent; the penalty will be increased to 25% of the amount of the ticket for payments not received within sixty (60) business days of the original notice (60 days total).
4. Property owners failing to pay the fine within thirty (30) business days of the reminder letter are subject to loss of all vehicle decals and access devices (proximity cards/transmitters and activated RFID decals) until traffic fines, including penalties, are paid in full. This will require the property owner to check in at the main gate and receive a daily pass. Violators will also be forwarded to the POA Board of Directors for any further actions.

General Contractors/Subcontractors

1. Citations will be mailed directly to general contractors.
2. Fees are payable from contractor/subcontractor to Cliffs Community Association at Glassy, Inc.
3. Fees to be paid within thirty (30) business days from date citation mailed; a penalty of 10% will be assessed for all traffic fines not paid within the time allowed.
5. If fees are not received within thirty (30) business days, a reminder for payment will be sent detailing the consequences of nonpayment; the penalty will be increased to 25% of the amount of the ticket for payments not received within sixty (60) business days of the original notice (60 days total).
6. Failure to pay the fine within sixty (60) business days of the original notice will result in loss of access to the community until traffic fines, including penalties, are paid in full (general contractors are responsible for subcontractor activities within the community).

Visitors & Guests

1. Citations will be mailed directly to the property owners who are responsible for the payment of traffic fines for their visitors and guests.
2. Fees to be paid within thirty business days from date citation mailed; a penalty of 10% will be assessed for all traffic fines not paid within the time allowed.
3. If fees are not received thirty (30) business days, a reminder for payment will be sent detailing the consequences of nonpayment; the penalty will be increased to 25% of the amount of the ticket for payments not received within sixty (60) days of the original notice.
4. Failure to pay the fine within the allotted time could result in prohibiting the visitor/guest future access to the community. Further, the property owner shall be subject to loss of or deactivation of access devices until traffic fines, including penalties, are paid in full. This will require the property owner to check in at the main gate and receive a daily pass.

Service Providers

1. Citations will be mailed directly to the company providing the service.

2. Fees payable from company providing service to Cliffs Community Association at Glassy, Inc.
3. Fees to be paid thirty (30) days from date citation mailed; a penalty of 10% will be assessed for all traffic fines not paid within the time allowed.
4. If fees are not received within thirty (30) business days, a reminder for payment will be sent detailing the consequences of nonpayment; the penalty will be increased to 25% of the amount of the ticket for payments not received within sixty (60) days of the original reminder notice.
5. Failure to pay the fine within the allotted time will result in access to the community being prohibited. (Note: Public utilities, USPS, UPS, and FedEx will be exempt from this restriction due to the potential and serious negative impact on property owners)

Cliffs Employees

1. Citations will be mailed directly to employee's manager/supervisor.
2. Fees are payable from the employee to Cliffs Community Association at Glassy, Inc.
3. Fees are to be paid within thirty (30) days from date citation mailed; a penalty of 10% will be assessed for all traffic fines not paid within the time allowed.
4. If fees are not received within thirty (30) business days, a reminder for payment will be sent detailing the consequences of nonpayment; the penalty will be increased to 25% of the amount of the ticket for payments not received within sixty (60) days of the original reminder notice. Should an employee fail to pay the fine, the employee is subject to loss of their vehicle decal/access device.

Repeat Offenders

Repeat offenders are defined as violators who receive more than 3 violations in a six (6) month period. All repeat offenders will be subject to the same actions as those for nonpayment as stated in each individual category. Repeat offenders will also be referred to the POA Board to determine additional disciplinary actions, including but not limited to additional fines.

Appeal Process

Our security personnel have an up to date digital radar system and integrated radar audio/video recording unit. It is expected that appeals will be negligible. However, in the event that a person with a traffic violation requests an appeal, he/she must do so in writing within thirty (30) days from the date of the violation to the Mountain Administrator (e-mail acceptable). Based on the specific circumstances, that office will put the appeals request on the next monthly POA Board meeting or arrange a meeting with the security committee and notify the person requesting the appeal. In order to have an appeal heard the person must be present and the fine must have been paid in full within the time frame as required by this policy.

3.C Main Gate/East Gate Restrictions for Residents, Guests and Employees

Adopted 4/10/18, last revised 12/6/18.

Introduction:

The purpose of these procedures is to control access to our community. They are designed to provide positive exit and entry control while minimizing inconvenience to residents and visitors.

Access to the Community:

All access to our community must be through our controlled Main or East gates. With few exceptions, all employees, guests, contractors and service providers will enter through the Main gate. Cliffs employees must have a windshield decal. Contractors and service providers must be logged in with a Security Officer. Exit for contractors and service providers can only occur when these individuals check out with a Security Officer. Residents can enter through the right-hand lane gate by using a RFID decal or access card, or windshield decal. Resident exit with a RFID decal or access card through the right-hand arm gate.

Gate Procedures for Residents:

Residents and non-resident property owners will be able to enter and exit the community through the use of RFID decals or security issued access card. Exit through the Main gate will be by the use of a security issued RFID decal or access card. RFID decals and access cards can be purchased and are limited to one per registered vehicle. RFID decals and access cards shall be used only by authorized individuals in registered vehicles and are not to be given to guests, service providers or contractors. Note that RFID decals may be removed, and security cards may be deactivated by the POA if used by unauthorized individuals and/or for carrying a balance with the POA over 60 days, or for other violations of the governing documents or Board approved policies or procedures.

Gate Procedures for the Guests and Service Providers of Residents and the Cliffs:

The guests and service providers of all residents and of the Cliffs must enter the community through the Main Gate. Residents and the Cliffs management must use the Gate House Log email system or phone the Main gate to advise of guest or service providers arrival and departure dates. Temporary signs that must be placed in a visible place on the dashboard of the guest or service provider's vehicle will be issued to guests to cover the duration of their stay. When a visitor arrives at the front gate and requests entry to visit a resident or the Club and there has been no prior notification, and the individual is not on the resident's or Cliff's Club's guest list, the security officer will call the resident or Club management. If the officer is unable to contact the resident or club management after calling all the resident's listed phone numbers or the numbers provided by the Cliffs, he or she will leave a message and DENY access.

Procedures or Cliffs Employees:

The Cliffs employees will be allowed entry and exit through the Main gate. Management level employees are provided access cards issued by Security. Non-management personnel have to log-in with security when entering the community. The Safety and Security Committee will monitor and approve the issuance of any employee RFID decal or access card.

3.D Parking of Cars

Adopted 10/04/18, Last Revised 12/06/18.

Also see, CC&Rs at Article 16.2, the Initial Use Restrictions at (b)(i) and the Design and Construction Guidelines at Section II.

At Residences:

Each family dwelling must have sufficient enclosed garage space for all family cars. Parking of commercial vehicles, recreational vehicles, motor homes, trailers, mobile homes, boats or other watercraft, or other oversized vehicles, stored vehicles or inoperable vehicles in places other than in enclosed garages or other portions of the lot screened so that they are not visible.

Overnight Parking:

Long-term parking is not allowed on community streets. "Long term" is defined as, at minimum, overnight. Temporary overnight parking is allowed if the owner obtains prior permission from the Mountain Administrator (MA). Members, guests, and invitees of the Cliffs and permitted members of the public shall have the right to park their vehicles on the roadways located within the Properties at reasonable times before, during and after golf tournaments and other similar functions.

Section Four: Architectural Review Committee (“ARC”) The Need for Approvals for New Construction, Modifications of Existing Property, Landscape & Creation of View Windows by Removing Trees

4.A Introduction:

Pursuant to Article 11 of the Covenants, Conditions and Restrictions (“CC&R”) the Architectural Review Committee (ARC) has jurisdiction over the design of new construction and modification of existing homes and landscaping on the Mountain. It has developed Design and Construction Guidelines which outline the design principles, and requirements to which an Owner must comply when building a new home, modifying an existing home or materially modifying existing landscaping. The architectural design and construction philosophy at the Cliffs at Glassy is that homes be unobtrusive and compatible in form and color and thus complement their natural setting.

4.B New Construction

Before Owners can construct a home on the mountain, they must first obtain permission from the ARC. Applications can be obtained by contacting the Mountain Administrator or by going to Members page at GlassyLiving.com and entering the tab labeled:”ARC”

4.C Modifications of Your Existing Home or Landscaping

Before homeowners modify an existing structure or materially modify their landscaping, they must first obtain ARC approval. More details about ARC requirements for modifications and applications for ARC review can be obtained by contacting the Mountain Administrator or by going to the Members page at GlassyLiving.com and entering the tab labeled:”ARC”. Applications are routinely reviewed by the ARC for the following two types of modifications:

1. Modifications to more than 50% of the existing landscaping the additions or changes to fences, water features, lighting, drives, walks, landscape structures and statue;
2. New Paint: Changing the paint or trim color on existing homes requires the owner to obtain approval from the ARC, who determines if the light reflective value of any new paint complies with the Design Guidelines;

4.D Removal of Healthy Trees

ARC approval is needed before trees measuring five inches (5”) or more in diameter at a 4 ½’ from the ground or breast high of any flowering trees or shrubs measuring one and one-half inches (1.5”) in diameter may be removed from your property. Exceptions permitted include trees located within fifteen (15) feet of the (planned) house, attached garage, or within the right-of-way of Community roads. The ARC may not deny requests for the removal of damaged trees or of any tree which must be removed because of an emergency

4.E Removal of Trees to Create a View Window

Adopted 12/9/16, Last Revised 6/26/18.

Owners seeking to remove trees to create a scenic vista affording views of Glassy and other mountains, our golf course and/or views of city lights must first seek permission from the ARC. Requests can be made directly to the ARC or by

contacting the Mountain Administrator. Additional information on the ARC/View Window Guidelines can be obtained by going to Members page at GlassyLiving.com and entering the tab labeled ARC/View Window Guidelines.

4.F Vacant Lot Cleaning

Adopted 4/10/18. Also see the 2017 Design and Construction Guidelines at Section VIII

The ARC monitors the cleaning of non-invasive trees and vegetation on vacant lots. Applications for vacant lot cleaning can be obtained from the Mountain Administrator. See, Section 5.E below for a discussion of the removal of invasive trees and plant material

Section Five: Community Wide Standards

Overview: Intent of the Community Wide Standards & Use Restrictions:

See the CC&Rs at the following Articles: 1.12, 4.1, 5.2 and 5.4. Also see, the 2017 Design and Construction Guidelines. By virtue of owning property within the Cliffs at Glassy, all property owners are governed by the Declaration of Covenants, Conditions, and Restrictions ("CC&R), the By-Laws, the duly passed POA Rules and Regulations and the ARC's Design and Construction Guidelines. These governing documents are posted on the members page of GlassyLiving.com and are meant to preserve Cliffs at Glassy as a unique and ecologically sensitive community. Taken together they create the Community Wide Standard which is the "standard of conduct, maintenance or other activity generally prevailing throughout the Properties."

5.A The POA Protects and Enforces the Community Wide Standards

The POA is responsible for the "exclusive management and control of the Common Areas and all improvements thereon (including, without limitation, furnishings, equipment and common landscaped areas in good, clean, attractive, and sanitary condition, order and repair in a manner consistent with the Community Wide Standard". The governing documents also grant the POA broad enforcement powers to require owners to maintain their property in a manner consistent with the Community Wide Standard.

5.B Owners Obligations to Maintain Their Property and Lots to the Community Wide Standards

Adopted 10/18/06, Last Revised 4/10/18. Also see CCR at Article 5.2 and 5.4.

Owners Obligations to Maintain Their Property and Landscaping:

Owners must maintain their lots and all structures, parking areas, and other improvements on the Lot in a manner consistent with the Community Wide Standard. Specifically, every property owner is responsible for preventing the development of any unclean, unsightly, or unkempt conditions of buildings or yards which shall reduce the beauty of the neighborhood as a whole or the specified area. In formal landscaped areas, bed and lawn areas must be maintained. In natural areas, weed growth must be controlled. The responsibility for maintenance shall include the responsibility for repair and replacement if necessary.

Obligations of the POA and Owners Relative to Fallen Trees, Debris:

Trees and Debris on or from Association Common Property: The Board will take action to ensure that fallen trees and other debris are removed from the Association common property. If the source of the fallen trees or debris is from the property of an adjacent owner, the Mountain Administrator will contact the owner to determine if the owner will do the cleanup or prefers the Association to arrange for the cleanup. In all cases the owner is responsible to pay the cleanup cost by direct payment to the cleanup contractor or by timely reimbursing the Association for the cleanup. If a tree whose trunk is on common property falls on the property of an adjacent owner, the Mountain Administrator will arrange for an appropriate contractor to remove it at Association expense.

Trees and Debris located on Association Rights of Way:

The board will take action to ensure that all fallen trees and other debris are promptly removed from the rights of way of Association accepted roads. The Mountain Administrator will be responsible for contacting an appropriate contractor to remove the tree(s) or other debris. If the source of the debris is from the property of a property owner, the Mountain Administrator will send an invoice to the owner for reimbursement of the cleanup expense. A fallen tree or limbs from a tree whose trunk is on a property of a property owner will be deemed to have come from that property.

Storm Debris/Lawn Clippings and Landscape Debris:

Owners are responsible to remove fallen trees and debris from a storm and normal lawn and landscape debris on private property at their expense. Enforcement action may be taken if the required clean-up is not accomplished in a timely fashion and if the fallen trees and debris become hazardous or constitute an eyesore. The POA’s contractors are responsible for clearing all roads and common areas of fallen trees and debris following a storm.

5.C Maintenance of Vacant Lots

Adopted 4/10/18.

Dense or uncultivated, herbaceous and/or woody growth in or within the platted areas which is over 18 inches high creates a nuisance due to unsightliness and serves as a breeding ground for mosquitoes, a refuge for vermin infestation and/or creates a fire or traffic hazard. Owners of vacant lots are responsible for control of these weeds. This is especially critical for properties bordering improved lots. Owners of vacant lots that are not in close proximity to one or more improved lots are still responsible for ensuring that no condition exists that could create a fire or traffic hazard. When the owner of a vacant lot fails to comply with these standards, the Mountain Administrator will attempt to contact the owner and arrange for an immediate resolution. If the owner fails to rectify the situation within thirty (30) days of the notice, the Mountain Administrator will arrange for a resolution at the owner’s expense.

5.D Intersection Bed Maintenance

Adopted 4/10/18.

The Mountain Environment Landscape Committee (MELC) oversees landscaping at intersections as the budget permits. Residents must seek approval from the MELC to plant a common intersection with low maintenance and drought tolerant plans.

5.E Invasive Trees and Plant Material

Adopted 10/18/06, Last Revised 06/14/17

Introduction: General Rules:

Invasive trees and plants cause harm to the entire community because they spread unchecked and threaten native plants and wildlife. They also cost the POA thousands of dollars each year to remove them after they spread to the common areas.

The following five (5) tree and plants are harmful to the community: Ailanthus, Kudzu, Mimosa, Mullein,

and Paulownia. When invasive trees and plants are identified on a lot, the Mountain Administrator will contact the lot owner with a request to remove the invasive plants with thirty (30) days. If the owner fails to rectify the situation within thirty (30) days of the notice, the Mountain Administrator will arrange for a resolution at the owner's expense.

Private Property Including Vacant Lots: Responsibility to Eradicate

When invasive trees and plants are found on private property or vacant lots, the designated POA Mountain Environment Landscape Committee ("MELC") member will notify the Mountain Administrator with the location and type of unwanted material. The Mountain Administrator's office along with MELC member will then notify the owners of the property in need of treatment and request the owner contact a MELC member and a recommended contractor. Contact information for the MELC member and a recommended contractor will be provided

In the case where there is no response or action from a property owner, upon the recommendation of the MELC, the Mountain Administrator and the POA Board will make the determination of the source of funding for treatment, based on the severity of the invasive species and likelihood of infestation of POA areas. No POA funds will be advanced without Board Approval. If such funds are advanced, the owner will be responsible to pay for the eradication either directly or by reimbursing the Association if it arranges for the eradication treatment.

Residents are encouraged to report invasive problems they notice on areas to any MELC member. The MELC will continue to add educational materials about invasive plants to Glassy Connections and sponsor periodic educational events for residents.

When owners want to treat their properties, Pathfinder II is a specialty herbicide specifically for eradication of ailanthus, multiflora rose, paulownia, Japanese honeysuckle and other invasive plant material.

5.F Drainage of Water:

Adopted 4/10/18.

It is each Lot/Property Owner's responsibility to adequately control erosion and to manage water runoff on his or her property. This responsibility does not rest with the Cliffs Community Association at Glassy (POA) or the Architectural Rules Committee (ARC). More specifically, Owners must direct runoff away from Common Areas, especially roads, and neighboring properties.

An Owner who alters the original state of a lot is responsible for ensuring that natural drainage patterns are preserved or that modified patterns do not adversely affect neighboring properties or the Common Area. Any change in such natural drainage that might affect neighboring Lots requires prior approval by the Architectural Review Committee. Any change in natural drainage that might affect the Common Area, especially roads, requires approval by the Board of Directors or its authorized representative.

Where the Owner of a vacant lot fails to comply with these standards, the Mountain Administrator shall attempt to contact the Owner and arrange for an immediate resolution. If the Owner fails to rectify the situation within thirty (30) days of notice, the Mountain Administrator will arrange for a resolution at the Owner's expense.

Section Six: Rules and Regulations Related to the Use and Enjoyment of Property

6.A For Sale Signs and Vacant Lot Identification Signs:

See Initial Use Restrictions at Section (b)(ix) and the ARC Design and Construction Guidelines.

For Sale Signs are not allowed on a property unless you were the original owner of property located in Glassy 1 or 2 on 10/21/2004. For more information on this exception created by the 2003 Amendment to the CC&R recorded in Deed Book 1612 at page 1094 please contact the Mountain Administrator. Lot Identification signs are permitted but have restrictions as to size, color, and lettering. These restrictions are set forth in the 2018 Design and Construction Guidelines.

6.B Lighting/Holiday Decorations:

Adopted 4/10/18. See, CC&Rs at Article 12.4(c).

Exterior solar or electrical lighting must be approved by the ARC. Lighting is only permitted to continuously remain on from dusk until 11pm. No exterior lighting may continuously remain on from 11 pm until daylight. The only permitted exception is low voltage lighting at the driveway entrance to a home.

Holiday Lighting: Holiday lighting in good taste is permitted. Lights cannot be displayed prior to Thanksgiving and must be removed by January 31 of the following year.

6.C Political Signs:

Adopted 11/15/18.

Up to two non-illuminated political yard signs may be displayed on an Owner's property subject to the following restrictions enforced by the Mountain Administrator, who may after notice remove a non-conforming sign. The political sign must:

1. Be no larger than two feet wide and a foot and a half tall;
2. Be displayed no earlier than forty-five (45) days before and no later than forty-eight (48) hours after the conclusion of a general, primary or special election;
3. Not be attached to trees or rocks nor be placed in a location that obstructs the view of a road or an intersection;
4. Not be placed on common area including road right of ways, and
5. Not be placed in a location that obstructs the view of a road or intersection.

6.D Fire Safety / Fireworks:

Adopted 6/21/11, Last Revised 12/6/18.

Fire Hazard and Safety Policy

Fire safety is taken very seriously on the mountain because of the danger of igniting a wild fire.

Strictly prohibited are:

1. Any burning of leaves, debris or materials on all improved and unimproved lots;
2. Open fires and campfires;
3. Outdoor wood burning fireplaces, and
4. Firepits.

Outdoor gas fire pits are allowed with ARC approval and must have a spark arresting screen protector.

Fireworks:

1. Personal use of fireworks on the Mountain is strictly prohibited.
2. Any individual caught using fireworks or creating an open fire in the community will be subject to a fine of \$500 for a first offense and \$1,000 for any subsequent offenses.
3. The Cliffs at Glassy Country Club is authorized to use fireworks if it has obtained the proper permits from Greenville County.

6.E Firearm Policy & Hunting:

Adopted 5/04/04, Last Revised 9/19/07

Introduction:

Carrying or discharging firearms within the Glassy Mountain Community potentially threatens the safety of all residents. Therefore, the POA Board has adopted the following policy with respect to firearms within the community.

The Carrying of Firearms:

Carrying firearms within the Glassy Mountain Community is prohibited except for in a vehicle when a firearm is secured in a closed glove compartment, closed console, closed trunk, or in a closed container secured by an integral fastener, and transported in the luggage compartment of the vehicle, or in the situation where a person carrying a firearm unloaded and in a secure wrapper from the place of purchase to his home, or while in the process of changing or moving one's residence.

The Discharging of Any Firearms:

Discharging any firearms within the Glassy Mountain Community is prohibited except for wildlife personnel called in by the Mountain Administrator or a law enforcement officer discharging a firearm in connection with performance of his or her duties.

Fines:

Any individual carrying or discharging a firearm contrary to this policy will be subject to a fine of \$500 for a first offense and \$1,000 for any subsequent offenses.

6.F Wildlife Policy:

Adopted 5/4/2004, Revised Last 10/18/2006

One aspect of living on Glassy Mountain is the enjoyment of the native, wild animals living here. However, the POA Board recognizes there are circumstances where this coexistence represents a threat to property and/or the safety of residents.

As a result, any property owner who is experiencing property damage or considers the wild animal(s) a threat to them, their domestic pets, or their property should call the Mountain Administrator. The Administrator will determine the best approach to solving the problem according to a plan previously approved by the POA Board. The property owner and the Board will be informed of the planned action and the ultimate results.

Except when there is an immediate threat to the safety of persons, any property owner feeding, capturing, trapping, or killing a wild animal will be subject to a warning that such action is against Board policy. Any additional offense will be subject to a maximum fine of \$500. Steps taken to deal with nuisance wildlife such as rodents, snakes and insects are exempt from this policy.

6.G Dogs Off Leash Policy:

Adopted 10/10/17.

Except as set forth below, all dogs must be accompanied by a responsible adult/owner at all times. No dogs are allowed in the Lower or Upper Mountain Administrative Center ("UMAC")

Dogs are allowed to run off leash, on the Fitness Trail ONLY located behind the UMAC postal station once they are at the bottom of the stairs that lead to the Fitness Trail. They are NOT allowed off leash above the stairs, on the grassy area near the parking lot or in the either MAC building.

Dog owners will "police" themselves. If there is a problematic dog, the members can request that the dog be removed from the area, put back on a leash, or they may contact the Mountain Administrator.

All dog owners MUST pick up their dogs' fecal excrement in the following areas: above the stairs, below the stairs in the short-mown areas and on the trail and short mown easement. It must be disposed of properly in the provided receptacles at the top or bottom of the stairs or off site.

6.H Noise Abatement

Adopted 4/10/18.

In consideration of our neighbors, the association encourages all residents to be cognizant of the noise level of their activities. This would include but is not limited to, use of outdoor speakers and/or sound equipment by residents and construction crews, loud and/or noisy large gatherings, and unmuffled vehicles. Any complaints of excessive noise levels should be made to security and the MA.

6.I Lease and Rental Policy

Adopted 12/3/2017, Effective 1/1/2018, Revised Last 4/10/2018

As provided in the Covenants, the POA Board adopts the following policy over all leases and rentals of unoccupied homes and of rooms in occupied residences. The Rules and Procedures set forth in this policy covers short and long-term (over 60 days) rentals.

Overview:

The POA regularly reviews activities and trends which could impact the character, security and quality of life in our private, gated Cliffs at Glassy mountain community. This lease and rental policy were written to ensure the Cliffs at Glassy maintains its residential character as mandated by the Cliffs at Glassy Conditions, Covenants, and Restrictions (hereinafter "Covenants".)

The policy requires all Owners to register all leases and rentals of their property with the Mountain Administrator and to provide their renters with detailed information about our Covenants, Rules and Regulations (available from the Mountain Administrator) as well as generally recognized behavioral norms and practices.

The policy prohibits rentals of rooms in occupied homes and closely regulates all rentals of unoccupied property that are for a duration of less than two months ("short term rentals").

Under the policy, Glassy Owners retain the right to rent unoccupied homes for short periods of time for overflow family and known guests. Upon application, Cliffs Property Owners and Members be given the right to rent unoccupied homes for short periods of time for overflow family and known guests.

Upon application, limited exceptions to this policy may be granted to the POA Promotion Committee and or to the Cliffs Club to allow rentals to facilitate participation in promotional activities or Club sponsored events designed, in part, to promote Glassy.

For security purposes, the policy requires pet and house sitters to be registered with the Mountain Administrator.

Every attempt has been made to balance security needs with the needs of Owners. It is our intent to continuously review this policy to ensure it meets the community's needs without imposing an undue burden on individual owners.

Definitions:**CCAAGI:**

Refers to formal name of the Glassy Mountain Property Owners Association: Cliffs Community Association at Glassy, Inc. All property owners at Glassy are members of this Association.

Guest:

A guest is an Owner's relative, business associate, or established friend who stays in a home rented for them by an Owner.

Member:

A Member of the Cliffs whose home club is not on Glassy Mountain.

Owner:

An owner is defined as one (1) or more persons who hold the record title to any lot, at the Cliffs at Glassy excluding in all cases any party holding an interest merely as security for the performance of an obligation.

Renter:

A renter is defined as an occupant of a home by anybody other than the members of an Owner's single housekeeping unit who directly or indirectly provides consideration or compensation to an Owner to

occupy the premises. Registered pet and house sitters are excluded from this definition, provided owners have registered their sitters with the Mountain Administrator.

Requirements That Must Be Met by All Property Owners Offering Their Home for Rent:

1. Be in good financial standing with the CCAAGI.
2. Submit the applicable rental application to the Mountain Administrator at least 14 days in advance of the rental period. These forms will require Owners to provide information about
 - a. Their current contact information, rental dates, and each of their tenant's contact and vehicle information;
 - b. Their relationship to each tenant;
 - c. The number of bedrooms, beds, and sleeper couches available at their rental residence. (The number of renters allowed will be limited by the number of bedrooms at each residence), and
 - d. The available parking spaces at the rental property that will be available to rental vehicles either in their garage or on their driveway. Vehicles may not be parked on the street and no campers or trailers may be parked at the rental property.
3. Provide their tenants with the following:
 - a. a notebook that contains a copy of Glassy's covenants, bylaws, use restrictions, rules and regulations
 - b. posted information detailing proper gate and POA facilities and common area usage, trash collection, dogs, parking restrictions, and
 - c. documentation informing their renters that access to any Cliffs Club facilities must be arranged through the Cliffs and them (the property owner) and not the Mountain Administrator, who is not involved in the operation or use of Club facilities.

All Property Owners Who Offer Their Homes for Rent Must Acknowledge in Writing That:

1. They will not rent rooms in their occupied homes. This provision will be strictly enforced through monitoring of public and private short-term rental sites including internet rental sites such as Airbnb, VRBO, and HOMEAWAY.
2. They will not accept direct payment of the rent from the tenant(s). Instead, property Owners must receive payment from the renting Owner or entity sponsoring the special promotion event or Discovery stay. Checks for any applicable registration or vehicle fees are to be made payable to the Glassy POA.
3. Their Lease or Rental Agreement will prohibit any sub-lease or rental of the home and will state that all renters and their guests shall be bound by the terms of the Declaration, the By-Laws, and the rules and regulations of the Association. The Mountain Administrator may request a copy of the lease or rental agreement at any time.
4. The CCAAGI assumes no liability for damage, misuse, or functionality of any aspect of the rental property.

5. The CCAAGI Board of Directors has adopted fines for violations of the leasing restrictions, which may be as high as the rental value of the rental property for the period of the violation.
6. The CCAAGI rights under the Declaration at Covenant Article §3.23 to
 - a. Impose a reasonable fine against their renter for violations of the Declaration, By-Laws or any duly adopted rules and regulations;
 - b. Require the Owner to pay the fine imposed upon the renter, if it is not paid within the time period set by the Board, and
 - c. Suspend an Owner's right to vote or any person's right to use the Common Area for violation of any duty imposed under the Declaration, the By-Laws, or any rules and regulations duly adopted.

The CCAGI has the authority to determine if a particular method of leasing or a particular rental practice violates the intent of this policy or its rules and procedures or was adopted to evade the lease or rental prohibitions.

Additional Requirements for Short Term Rentals (Less Than 60 Days):

Overview of Rental Tiers

Under this Policy, there are three scenarios covered for short term rentals. Each tier imposes distinct additional requirements on Property Owners and Renters. A general description of each rental tier and the additional requirements follows:

TIER 1

Additional Requirements for Glassy Home Owners Renting Accommodate Their Overflow Family, Known Guests or Business Associates.

1. There is a weekly \$25 per vehicle fee associated with the rental – the first two vehicles will not be charged a fee.
2. Renting Owners must acknowledge they will be residing on the Mountain during the rental period.

TIER 2

Additional Requirements for Glassy Home Owners Renting to Owners or Members from Other Cliffs Communities to Accommodate Overflow Family, Known Guests or Business Associates.

1. There is an application fee of \$100, that will be returned if the rental application is not approved.
2. A \$25 per vehicle fee per week associated with the rental.
3. There is a minimum rental period of two nights.
4. There must be an acknowledgement that during the rental period the Renting Owner will be residing on or near Glassy and will be available 24/7 to address tenant problems or concerns.
5. This exception will require pre-approval from the Mountain Administrator.

TIER 3

A Rental by a Non-glassy Property Owner or Member to Facilitate the Promotion of Glassy Mountain

Who Is Eligible for Tier Three Rentals?

Tier Three rentals are designed to promote Glassy Mountain and may be granted under limited

circumstances. Rental applications will be accepted if made on behalf of a person, who during such person's lease term, participates in a Promotion Committee or Cliffs Clubs property presentation, tour or special promotion event or will include a comparable presentation by a licensed real estate broker. To qualify the property Owners (landlords) must incorporate such required participation by all the persons occupying the property into their lease or rental agreement as a condition of the lease.

Additional Requirements for Tier Three Rentals?

The Property Owners renting under Tier Three must agree to:

1. Rent for no less than two nights;
2. Receive Board approval if the rental is for more than a fourteen (14) day rental period;
3. Provide detailed information about the sponsorship and promotional activities their tenants will be required to attend, and
4. Provide contact information about the individuals who will be responsible throughout the entire rental period to immediately address tenant issues and concerns.

Presumption of an Unauthorized Tier One and Two Rentals:

For rental agreements under Tier one and Tier Two unless the owner can prove otherwise, for purposes of enforcement it will be presumed that an unregistered occupant, who is not a member of an Owner's single housekeeping unit is a renter

1. If the renter is permitted to stay in the premises while the Owner is not present;
2. If the renter has no past relationship with the owner;
3. If the renter directly or indirectly pays consideration or compensation to an Owner to occupy the premises, or
4. If the renter has lived in the home for more than thirty days.

FINE SCHEDULE FOR VIOLATIONS OF THE LEASE AND RENTAL POLICY*

ACTION	OFFENSE	FINE
<p>I. ADVERTISING A ROOM FOR RENT IN AN OCCUPIED HOME OR ADVERTISING A RESIDENCE FOR RENT IF SUCH RENTAL WILL VIOLATE THE SHORT-TERM RENTAL POLICY:</p>		
The fine for the rental violation set forth below may be	1st	Warning
The fine for the rental violation set forth below may be	2nd	Doubled
The fine for the rental violation set forth below may be	3rd*	Tripled
<p>II. FAILURE TO FILE A RENTAL REGISTRATION FORM OR TO REGISTER A HOME OR PET SITTER</p>		
	1st	\$0 to \$50
	2nd	\$50 to \$75
	3rd*	\$75 to \$100
<p>III. RENTING A ROOM IN AN OCCUPIED HOME OR RENTING A HOME FOR A PERIOD OF LESS THAN 2 MONTHS IN VIOLATION OF THE SHORT-TERM RENTAL POLICY</p>		
<p>The greater of the fine amount shown below or the total of the rent collected during the entire rental period plus all expenses and administrative costs, including attorney fees, incurred to collect the fine.</p>		
	1st	\$500
	2nd	\$1,000
	3rd*	\$2,000
<p>IV. VIOLATIONS OF THE ASSOCIATION'S COVENANTS, CONDITIONS & RESTRICTIONS, BY-LAWS OR RULES & REGULATION BY <u>UNAUTHORIZED</u> RENTERS (Total payment when applicable includes all costs/expenses incurred to repair/restore damages, administrative fees, plus the stated fine)</p>		
Trash in Common Area.	1st	\$50 to \$200*
Common Area Damage.	1st	\$100 to \$500*
Excessive Noise	1st	\$100 to \$500*
Cars in Violation of the Parking Policy.	1st	\$100 to \$500*
Other Violations	1st	\$100 to \$500*

**With each additional offense by the same or any subsequent unauthorized tenant the fine may double at the discretion of the Board.*

***The Board of Directors has the discretion to determine if given the circumstances a higher fine is warranted. It reserves the right to adopt fines for violations of the leasing restrictions, which may be as high as the rental value of the rental property for the period of the violation.*

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