

Four Rivers Property Owners Association Inc.
Bylaws, Rules & Regulations

Approved and Amended by the Membership on
March 18, 2014

NOTE: THIS IS NOT AN OFFICIALLY APPROVED DOCUMENT. THIS DOCUMENT IS A CONSOLIDATION OF THE BYLAWS APPROVED ON JANUARY 24, 2005 AND ALL APPROVED AMENDMENTS UP TO MARCH 18, 2014. OFFICIALLY SIGNED, NOTORIZED AND COUNTY RECORDED DOCUMENTS OF THE APPROVED BYLAWS AND APPROVED AMENDMENTS CAN BE OBTAINED FROM THE MARTIN COUNTY CLERK OF THE CIRCUIT COURT AND COMPTROLLER WEBSITE OR BY CONTACTING THE FOUR RIVERS SECRETARY.

The purpose of this document is to establish how the Association is to conduct business that comes before it and to provide rules for use of the common property belonging to the Association. Through these bylaws, rules and regulations, it is believed that property values and the quality of life in Four Rivers will be enhanced for the Members.

ARTICLE I

Definitions:

Section 1. Association: The Four Rivers Property Owners Association Inc., A Corporation Not For Profit under the laws of the State of Florida.

Section 2. Association Member: Any person or entity acquiring title to a buildable lot being one of the original 97 buildable lots according to the Plat of Four Rivers on file in the office of the Clerk of Circuit Court in and for Martin County, Florida in Plat Book 5, Page 6, and a member in good standing. A member in good standing is defined as a Property owner whose Association assessments and fees are current.

Section 3. Board: The duly elected Board shall consist of 7 members: President, Vice president, Secretary, Treasurer, Director of Waterways, Director of Roadways, Director of Entrance and Common Areas.

Section 4. Common Property: All property dedicated to the Association on the plat, recorded in the Plat book 5, Page 6, Official Records, Martin County, Florida, and any other property deeded to the Four Rivers Property Owners Association, Inc. The Common Property includes, but is not limited to: land, underwater land, roadways, parking areas, signs, road lighting, trees and other property, not held in direct title by individual unit owners. The roadways are laid out with an approximate 50' width (with the exception of Anhinga Lane) and the actual paved area is approximately 20' wide. The remaining 30' may be a grass area varying in width on each side but is usually 15' from the edge of the hard top road surface. The underwater land begins at the plot lines of the lots.

Section 5. Subdivision: The area of land and waterways included within the boundaries of the area known as "Four Rivers", situated on SW Mapp Road, Palm City, Florida.

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Section 6. Director: A duly elected member of the Board, with decision-making responsibility and with primary focus on a certain need within the subdivision.

Section 7. Officer: A duly elected member of the Board with decision-making powers performing the function of President, Vice President, Secretary, or Treasurer within the Association.

Section 8. Unit: Home and home site, or unimproved building lot, having one vote each in electoral procedures within the Association, a maximum of 97.

Section 9. Voting Member: One designated person who shall act on behalf of the owners of a particular "Unit", with respect to voting rights within the Association. The designated person for a Unit may change from time to time as agreed by the individual Association Members who own that Unit.

ARTICLE II

Membership:

Section 1. Membership: Membership is open to every owner of a buildable lot. A buildable lot is defined as one of the original 97 buildable lots labeled 1 to 100 (combining Lots #97 and #98 into one lot, and omitting Lots #37) in the Four Rivers Subdivision as recorded in the deed filed with the Public Records of Martin County, Florida. For as long as the Association Member continues to hold such title, and under the Laws of the State of Florida, they shall be entitled to membership in the Association and thereby, granted the rights, and be required to fulfill the obligations, prescribed in the bylaws of the Association.

Section 2. Voting Rights: Each Member in good standing is entitled to one vote or consent for each unit. When one or more persons own interest or interests in a Unit, all such persons shall be Members, but only one vote or consent will be cast for any Unit. The member who will represent the Unit for voting purposes shall be determined among Owners of the Unit.

Section 3. Assessments: The rights of Membership are subject to payment of annual and special assessments levied by the Association.

(a). Annual Assessments: Shall be established by the Board, subject to final approval by the Membership, as described in Article V, Section 4, Method A of this document. Written notice of the amount and due date of such assessments shall be given to each Member at least 30 days prior to the due date for the payments. Assessments shall be payable at such time(s) as the Board directs.

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Assessments are to be based on the operating expenses of the Association and will include an amount for reserves so as to enable the Association to establish and maintain a reserve fund for maintenance, repair of the Subdivision common property areas. Annual assessments will be broken down into two components: a "core" component, which includes an allocation for operating expenses, and an allocation for adding to the reserve account. This reserve account shall be retained strictly for the maintenance of roads and waterways and may not fund projects designed to change the configuration of the common property. Such projects must be funded under the Special Assessments section of the bylaws. Initially, the reserve account will be funded with \$110,000.00 from Association funds, and a yearly budgeted assessment as part of the budgeting process.

(b). Special Assessments: Special assessments, may be recommended by the Board subject to the approval of the Association membership using Method C, in Article V, Section 4 of this document and shall be payable at such time(s) as the Association shall determine.

Fees for use of the common property: The Association may establish fees for the use of the common land. Such fees are subject to the approval of the Association membership using Method C, in Article V, Section 4 of this document.

Section 4. Payment of Assessments: The Association will inform the Members, of the due date and amount of the Annual Assessment and Special Assessments. Bills for annual and special assessments will be mailed to each Member at the address as recorded with the Martin County Property Appraisers office or as directed by the Member. Annual or Special Assessments not paid within 30 days after the due date will be subject to the highest interest rate allowed by Florida laws, charged from the due date until delinquent assessments and penalties are paid in full. All such Members will be considered to be in "default" and will lose their good standing status whenever any payment is outstanding.

Section 5. Default in payments: The rights granted, under the bylaws to all Association Members, are subject to the payment of Annual Assessments and Special Assessments, levied by the Association, the obligation of which is imposed against such Member. Default in payment of Annual Assessments and/or special assessments by the Association Members would in no manner release such Association Members from the obligations prescribed in the bylaws.

Section 6. Assignment of Unit Representative: Each Voting Member representing the owners of a buildable lot that is in good standing shall be entitled to one vote in Association elections. When one or more persons or entities share title in any one unit, the vote for such unit shall be exercised as determined among the Unit owners. Should an individual be the designated the Voting Member for more than one unit, then that Member would be entitled to one vote for each unit in good standing so represented. In any case, no more than one vote may be cast for any one unit.

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Section 7. Good Standing Status: Each unit, unit member, voting member or Association member associated with a unit for which the payment of annual and special assessments has been received by the Association, as prescribed in section 4, above, will be considered to be in good standing. The Association reserves the right to prohibit units that are not in good standing from the right to vote.

Section 8. Late Payment Assessment: The invoice notification of the annual assessments will be mailed out to all unit owners by February 7th. Payment must be by March 1st of the same year. If payment is not received on or before March 1st, an assessment will be assigned against the delinquent unit owner of \$25.00 for each month the account remains delinquent. Notice of this assessment will not be sent to the unit owner. If the unit owner wishes to know the status of their account they may contact the Treasurer. If payment is not received prior to May 15th, the unit owner will be deemed to be in default and denied all benefits of membership in the FRPOA. If such homeowner or unit owner is utilizing the land under the water in support of a dock, the homeowner or unit owner will be assessed an amount equal to two times the annual assessment for use of the FRPOA land each year they are not a member in good standing in the FRPOA.

ARTICLE III

Members of the Board & other assignments:

Section 1. The board shall consist of seven (7) members:

- a: President
- b: Vice-president
- c: Secretary
- d: Treasurer
- e: Director of the Entrance
- f: Director of Waterways
- g: Director of Roads

Section 2. Board member functions: The Board shall set budgets, recommend Annual and Special Assessments for ultimate Association approval, approve actions to be taken, authorize expenditures that are part of the annual operating budget, and generally deal with matters that need to be dealt with by the Association.

Section 3. Presidential Function: The Chief Executive Officer of the Association. Preside over all meetings of the Association and Board. Serve as chairman of the Board. Appoint committees to work on specific projects and issues as determined by the board, and serve, ex-officio as a member on such committees.

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Section 4. Vice-president: Shall assume the duties of the President in the absence of the President.

Section 5. Secretary: Keep and maintain the records of the association. Take and archive minutes of all Board and General meetings. Serve as the Board contact for the Editor of the Four Rivers web site (four-rivers.org). The Association documents shall be made available to any member of the Association upon written request.

Section 6. Treasurer: Keep the financial records of the Association and make them available to the members at General Meetings and by written request. Pay all properly documented invoices received or submitted by other Board members. All checks written must have two authorized signatures. Submit notices of Assessments due and pursue collection of such Assessments. The Treasurer shall also invest the Reserve Funds in secure financial institutions as directed by the Board.

Section 7. Director of the Entrance and Common Areas: Ensure the Entrances and common areas are properly maintained. Ensure that the Entrance lighting shall be kept in good, functional and safe condition. Inspect and test the Entrance supply pump and sprinkler system to ensure they are in proper operating condition. Annually recommend bidders for the Common Ground landscaping contract. Determine the quality or competitiveness of the incumbent contractor. Recommend and conduct a re-bidding of the landscaping contract. The common areas include the land on the north side of the road on Falcon Street, the South side of the road on Whippoorwill Street and the cul-de-sacs.

Section 8. Director of Waterways: Make periodic surveys of the waterways and report on the status of water depths, debris in the water, plant growth encroaching into the waterways and other issues of concern to the Association and recommend action to the Board. With approval of the B.O.D., contract for and monitor activity of any normal maintenance of the waterway. Projects such as dredging, and major removal of plant growth debris, as well as any other maintenance activities, shall be delegated to the Board and funded under the reserve account. Association membership authorization is only required if there are insufficient funds in the reserve account to accomplish the dredging. Work with the Local, State and Federal agencies to get the permits for all required work. Ensure that new docks and/or modifications are in compliance with the Association Bylaws.

Section 9. Director of Roads: Conduct quarterly surveys of the Roads and report to the B.O.D. on the status. Contract, with Board approval, for repairs or repaving as required. Repairs are defined as work necessary to return the roads to their original, serviceable condition. Major resurfacing or repairs must be presented to the Association for approval of a Special Assessment only if there are insufficient funds in the reserve account to accomplish the repairs. Serve as the contact point with the Martin County Sheriff's office. Recommend services of the Sheriff's services for patrols or policing of the Four Rivers

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Subdivision as requested by the Board of Directors. (B.O.D.) Ensure reports of the patrols and actions taken are received and presented to the B.O.D. for review. Ensure that Association property adjacent to unit owners' property is properly maintained in accordance with the bylaws.

The requirement referenced in the foregoing paragraph to only fund a major resurfacing or repair project through a Special Assessment, in the event of insufficient funds in the reserve account, shall not apply to the current 2014 Board of Directors. By the affirmative approval of this amendment, the membership specifically authorizes the 2014 Board of Directors to execute loan documents for additional funds necessary for the 2014 resurfacing and repair project. The authorized principal loan amount shall not exceed \$215,000.00, with a fixed term of ninety-six months of which the first six (6) months is interest only and the balance is amortized over ninety (90) months, and not to exceed a fixed rate of 4.50% per annum.

Section 10. Other Assignments: As may be required for the day-to-day running of the Association, the Board may create "Other Assignments" and allocate responsibility for the implementation of such tasks, which require the time and effort of Association Members. Association members may volunteer their time by communication with the current Board.

ARTICLE IV

Nominations and Elections:

Section 1. Nomination of Board members: A nominating committee chairman shall be appointed by the Board. The chairman will select two additional members to serve on the committee. The purpose of the committee is to secure nominations for election to the Board. The nominating committee will provide a recommended slate of officers and directors, by title. No present Board member shall be on the nominating committee. The Board shall appoint the nominating committee chairman at least thirty, (30) days prior to the fall General Meeting of the Members. The nominating committee shall make nominations of at least one member to each position on the Board.

Section 2. Volunteering for the Board and Other Assignments: Association Members who wish to volunteer and be considered for positions on the Board shall submit their names by written notice to the Secretary of the Association not later than December 31st. prior to the Annual General Meeting. Such notice shall be signed by at least 3 members in good standing of the Association. This submission shall specify the position for which the candidate wishes to run. The Secretary will submit the volunteers' names to the Nominating Committee in order that they may be included on the ballot. The election ballot shall be mailed to the entire Association Membership not later than January 6th. The Annual General Meeting will be held on the last Tuesday of January. No nomination shall be allowed from the floor at the Annual General Meeting.

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Association Members wishing to volunteer to serve in other assignments may do so at any time. It shall be the duty of the Board to record such names volunteered with the Secretary of the Association for review by the Board at the Annual General Meeting or any such time as assignments are made.

The Board shall provide the nominating committee with a pro forma ballot, and a list of Unit Holders that are not Members in Good Standing, as defined in ARTICLE I, Section 2, and therefore not qualified to vote.

The slate of candidates submitted by the Nominating Committee, and the names of any additional candidates and offices sought shall be mailed to all Members in good standing to the Member's most valid address. The most valid address will be determined by comparing the addresses on the Martin County tax rolls to those in the Association records. Discrepancies will be resolved by the Board Secretary and provided to the Nominating Committee no later than January 6th. Included in this mailing will be a ballot that must be returned prior to or at the Annual General Meeting for the members' votes to be counted. Each ballot will be embossed with the corporate seal and signed by the Secretary of the Board. Only embossed ballots will be accepted.

Section 3. Election of Board Members: Election to the Board shall be by written ballot, as described in ARTICLE V, Section 4., Method A. Nominees on the ballot that are not contested may be unanimously installed by the members present. The tabulation of the ballots shall be made by the Chairman of the Nominating Committee and the Secretary of the B.O.D. at the Annual General Meeting. At such elections, the members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to under the voting provisions of ARTICLE II, Section 2 of this document. Members that have more than one party with legal interest in a Unit have the responsibility to ensure that the ballot cast reflects the interest of all parties.

ARTICLE V

Meeting of Members:

Section 1. Annual General Meeting: There shall be an Annual General Meeting of the Association Members. The purpose of this meeting shall be to elect the Board members of the Association and to conduct any other pertinent business that may appear on the agenda. This meeting shall be held on the last Tuesday in January.

Section 2. Additional General Meetings: There shall be a minimum of one additional scheduled General Meeting each year. The scheduling of such additional meetings shall be decided by the Board.

Section 3. Notices and Agendas: Notice of General Meetings shall be given by the

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Secretary to the Members by mail to the address appearing on the records of the Association, at least three weeks in advance of the meeting. Said notice shall include a written proposed agenda which describes topics scheduled for discussion at the scheduled meeting. Other non-agenda issues raised from the floor may be discussed and acted on at the General Meetings.

Section 4. Voting Procedures: Voting will be accomplished by one of the following three methods. The intention is to ensure that voting procedures are consistent with the importance of the issue being decided, as well as to ensure that such decisions are made by the Association membership, not the Board. Voting for specific issues mentioned in this document will refer to this section. In all of the following sections, votes will only count if the number of votes constitutes a quorum of total members. A quorum will be determined by the Treasurer, and is defined as a majority of the Association members in good standing.

Method A. A majority of votes (50% +1) cast at the Annual General meeting, to include both votes cast by members present and proxy votes submitted prior to the meeting.

Method B. Approval by written consent of a majority of the members in good standing.

Method C. Approval by written consent of Two-thirds of the members in good standing.

Section 5. Extra-Ordinary Meetings: Extra-ordinary meetings of the Association Members may be called by a majority vote of the board to deal with urgent circumstances. In such cases, notice of twenty-four hours shall be given to all Association Members with best efforts extended by the Board to inform all Association Members by telephone or other appropriate means. In such meetings, no written agenda shall be required.

ARTICLE VI

Board and Annual General Meeting:

Section 1. Meetings of the Board:

(a). Regular meetings: The first meeting of the duly elected Board, for the purpose of organization, shall be held within thirty (30) days of the Annual General Meeting of members. Regular meetings of the Board shall be monthly, but not less than every three (3) months, by resolution of the Board. Any Member wishing to attend a board meeting should contact the Secretary for the date, time and location of the next meeting. Any member wishing to address the Board should contact the Secretary and ask for time on the agenda.

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(b) Emergency meetings: Any two board members can call an emergency meeting if in the opinion of the two board members the risk of property damage or personal injury exists within twenty-four (24) hours. If the issue doesn't meet this standard, a Special meeting of the Board shall be called by the majority of the Board.

Section 2. Vacancies: Whenever a vacancy in the membership of the board shall occur, the remaining members of the board shall have the power, by a majority vote, to select a member of the Association to serve for the un-expired term of the predecessor.

Section 3. Term of Office: All board members are elected for a one-year term.

Section 4. Quorum: A majority of the Board shall constitute a quorum for the transaction of business. Every act or decision done or made by a majority of the Board members present at a duly held meeting at which a quorum is present shall be regarded as the act of the Board.

Section 5. Removal: An Officer or Director may be removed by a majority vote of all voting Members of the Association in accordance with Florida Statute §617.0808. In the event of death, incapacitation, resignation or removal of a Board member, his/her successor shall be selected by the remaining members of the Board and shall serve for the remaining term of the predecessor.

Section 6. Fiduciary Duty: The Board members of the Association shall act in the common fiduciary and other common interests of all Association Members without prejudice. All contracts associated with funds approved in the annual operating budget or the reserve account are not subject to Association approval. Such authority is delegated to the Board. Funds and contracts associated with Special Assessments will be recommended to the Association membership by the Board, as specified under Article II, Section 3 (b) of this document (Special Assessments). The Board shall have approval to spend up to 5% over approved budget levels.

Section 7. Powers: The Board shall have the powers reasonably necessary to operate and maintain the Association including, but not limited to the following:

(a) Adopt and publish rules and regulations governing the use of common property, and the personal conduct of the members and their guests on common property, and to impose an assessment for the infraction thereof.

(b) Exercise for the Association all powers, duties and authority vested in or delegated to the association and not reserved to the membership by other provisions of these bylaws.

(c) Employ, on behalf of the Association, professionals, independent contractors, consultants, other experts or workers, as they deem necessary. All such contractors must be licensed and insured.

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Section 8. Duties:

- (a) Keep a complete record of all acts and Association affairs and to make such records available to Members as requested.
- (b) Supervise all agents and employees of this Association, and to ensure that their duties are properly performed.
- (c) Determine the amount of the assessment against each Member, subject to Association Membership approval, and send notification thereof to every Member.
- (d) Procure and maintain adequate liability, hazard, fiduciary, property and/or casualty insurance for the protection of the Members and the Association.

ARTICLE VII

Documents:

Section 1. Information File: The Association Secretary shall maintain a file, which shall be made available to Association Members upon request. The said file shall contain (1) the Articles of Incorporation of the Association, (2) the Association bylaws, (3) Existing Covenants (if any such covenants exist), (4) Past notices of Association meetings, (5) minutes of past Association meetings. A copy of said file or parts of it shall be made available to any Member upon request.

Section 2. Designation of Voting Members: Each group of unit Members shall normally designate a Voting Member. The said Voting Member shall inform the Secretary of his/her designation and provide the Secretary with his/her contact address and telephone number. Should no such contact or address be made available to the Secretary, one of the primary owners, as chosen by the Secretary, and the street address of the Unit shall be used in communications from the Association to the Members. Changes in the designation of the Voting Member shall be made in writing to the Secretary of the Association. The Secretary shall keep a file containing the list of Voting Members.

Section 3. Nominations and Volunteering of Services: The Secretary shall keep a list of Nominations for the election of the Board. The Secretary shall also keep a list of persons who have volunteered to be considered for the positions.

Section 4. Web site. The Association shall maintain a web site for the use of the Members to access information useful to Members such as:

- Bylaws Rules and Regulations
- Board General Meeting minutes
- Other information as agreed by the Board

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ARTICLE VIII

Violation of Statutes, Laws, Rules & Regulations:

Section 1. Violation of State Law: The Association shall reserve the right to impose fines upon Association Members who are shown to be in violation of the laws of the State of Florida which pertain to the Common Property owned by the Association and where such violations have caused detriment to the financial or other interests of the members of the Association.

Section 2. Controlling Law: As provided by the Laws of the State of Florida, the Laws of the State of Florida shall govern the bylaws of the Association. In cases where there is a conflict between the bylaws and the State Laws, the State laws shall prevail.

ARTICLE IX

Rules & Regulations governing the use of Common Property:

Section 1. Rights of Way: The Association shall not impede rights-of-way and other rights prescribed under the laws of the State of Florida to Association Members and others.

Section 2. Right to Control Use: The Association shall reserve the right to control the use of Common Property owned by the Association in order to promote the rights and facilitate the obligations of the Association Members afforded by the bylaws.

Section 3. Contravention: In cases of infringement or contravention of those bylaws which control the use of Common Property and Units, by Association Members, or by their guests for which Association Members may exercise reasonable control, the Association reserves the right to impose reasonable fines or levies upon such Association Members. Default in payment of such fines by the Association Members would in no manner release such Association Members from the obligations prescribed in the bylaws.

Section 4. Damage and Vandalism to Common Property: Property owners shall respect the Common Property and shall be held financially responsible to the Association for any damage caused by them or caused by their visitors over whom they may exercise reasonable control. Such damage includes but is not limited to: (a) damage to the roads, (b) damage to the grass and other landscape, (c) tire ruts, (d) debris, (e) damage to the waterways, (f) littering, and (g) damage to any community signs or structures.

Section 5. Danger on Common Property: Common Property along the roadways should be kept clear at least five feet from the edge of the road. Obstructions placed in the Common Property by Members should be removed if they present a hazard. If the Board has determined that a hazard exists in Common Property, the Member will be notified

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and asked to remove the hazard. If the Member does not act within thirty days, the Association has the right to remove the hazard and levy the costs of such removal against the Member. Common Property and its access shall not be blocked by the parking of vehicles particularly at the entrance to the development. Parking is not permitted at any time at the Front Entrances. The standing of vehicles on the designated Off Road Area is permitted on those days when school is in session only for the pick up and drop off of Four Rivers School Children. Parking shall not be allowed where there is a major view restriction and/or an increased possibility of serious accidents occurring. If you have guests that park on the common property they must park only on one side of the street in the direction of flow of traffic and on the side of the road on which the home is that they are visiting. The Association shall not be held liable for accidents caused by vehicles so parked.

Section 6. Association Liability: The Board shall be responsible to the Association to provide reasonable efforts to post and maintain signs placed at the road and waterway entrances to the Subdivision.

Section 7. Access to of Waterways: The Association shall reserve the right to control the use of the waterways within the boundaries of the Subdivision. Such control shall include but not be limited to: (a) Access by visitors or persons unknown to the Association without the express permission of any member of the Association, (b) Access by unknown vessels at such time as there may be a potential threat from a named windstorm, such access being deemed by the Association to be a potential risk of damage to vessels and/or property belonging to any of the Association members.

Section 8. Use of Waterways: The members of the Association and their guests shall respect the waterways and the adjoining property, particularly with regard to but not limited to: (a) possible erosion of banks caused by wake, (b) pollution of the water, (c) the dumping of objects, debris or vegetation, however small into the water, and (d) damage to the ecology and wildlife.

Section 9. Damage to Banks Caused by Water Runoff and Excess Vegetation: The Association shall hold Association Members responsible to correct any degradation of the banks of the waterways adjacent to their Unit, including but not limited to: (a) erosion of the banks caused by water runoff. (Where erosion from a Members property fill the canal to where the channel depth is diminished and dredging is required to regain a 5.0 feet depth at mean low water), (b) excessive vegetation growth that extends past the high water line horizontally, and vertically up to ten feet. (After ten feet vertically, the vegetation must not extend greater than six feet horizontally into the waterway past the high water line), and (c) falling trees and shrubs. The Association shall inform the Voting Member, in writing, of its requirement for said correction and if no satisfactory remedy is provided within thirty days, the Association shall be entitled to make such correction of its own accord and to levy its costs for such correction upon the Member. If a member

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requests the trimming of vegetation on the Common Property, the Board may allow the member to trim the vegetation, if allowed by law.

Section 10. Docks: Only Members have the right to have a dock in the Common Property under the water. All docks constructed on Common Property, must be built and located in accordance with the following provisions:

a) Prior to beginning of construction a permit must be obtained from the Four Rivers POA.

b) A permit may be obtained from the Four Rivers POA by submitting the following:

1. A written statement indicating the property owner is a Member with the intent of building a dock with a brief description of the intended installation.

2. A scale drawing depicting the proposed installation showing the mean low water line and all dimensions of the dock with dimensions and distances from the mean low water line and from the lot lines and all pilings to be installed whether or not they are part of the dock. All of the requirements set forth below should be complied with. Adjacent or cross canal docks are to be shown on the drawing to verify compliance with the requirements.

c) The permit will be valid for a period of one year. d) Martin County permits, if obtained, do not give the property owner the right to build a dock in the land that Martin County doesn't own.

General provisions:

1. Docks may not be built that restrict the use of the docks of adjacent properties. This includes the space required to moor a boat or boats at the dock. If no dock exists adjacent or across the canal at the time of permitting, but could be installed by a property owner in the future, the effects of a dock built to the maximum limitations set forth in this section, must be considered.

2. The canal side boundary of a dock, may not be built further than 10 feet out from the mean low water line or 10% of the width of the canal, whichever is less.

3. Moored boats, lifts, pilings or other such structures shall not encroach more than 25 feet or 25% of the width of the waterway, whichever is less.

4. Docks shall not be longer than 75 feet or 75% of the lot waterfront length, whichever is less and shall be centered on the lot waterfront except as described herein.

5. The main channel, with a width of 50 feet, shall not be encroached upon by the building of docks, pilings or other structures taking into account existing docks in the vicinity.

Other provisions:

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1. Property owners with waterfront lots in the last 300 feet of a canal may require special consideration due to restricted space.
2. Property owners with water areas indented from the straight line confines of the canals may use the straight line confines as the mean low water line.
3. Boats moored at docks in Four Rivers may have live aboards periodically, but not longer than 10 continuous days and not in two periods back to back.
4. All boats with live aboards must be equipped with waste holding tanks or USCG certified sewage treatment systems. No effluent shall be discharged overboard unless it meets the USCG standard.
5. The Common Property may not be used for commercial purposes.
6. The Association shall inform the Unit Member, in writing, of any non-conformity of these provisions. If no satisfactory remedy is made within 30 days, the Association will impose a fine against the Unit Member of \$100 per month until the non-conformity is corrected.

Section 11. Reviews for Compliance: The Board will make a review twice yearly, once in the spring and once in the fall, to determine if conditions exist that may violate rules governing the use of Common Property. If such conditions exist Members will be notified in writing and asked to rectify the situation.

Section 12.

1. When a hurricane warning has been published by the Hurricane Advisory Service, Four Rivers Association members will be permitted to block the navigability of the Four Rivers Association waterways while in the process of securing their vessels. Navigability of the Four Rivers waterways must be restored within 24 hours of removal of hurricane warning by the Service.
2. If members agree to allow guests to moor a vessel within the Association waterways, the member must advise the Director of Waterways. The Waterways Director will provide a form that must be signed by both the guest and member and notarized, assuming responsibility for damage to Association property, as well as property of any unit owner.

ARTICLE X

Damage to Other Members Property:

Section 1. Water Runoff: The Association Members respect the provisions made by the Florida Statutes with regard to water runoff from their properties. In cases where damage has been caused by such runoff to another property, the Board shall attempt to mediate the situation by referral to the appropriate Martin County Building Department, Attn: Storm Water Desk.

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Section 2. Noise: The Association Members respect the provisions made by the Florida Statutes with regard to noise.

Section 3. Damage to Common Property:

(a) Common property and its access should not be blocked by the parking of vehicles e.g. at the entrance to the development, there is a major view restriction when vehicles are parked so as to obstruct the view of cars on Mapp Road and create the possibility of serious accidents occurring. Drivers of vehicles so parked shall be considered legally responsible for any such accidents.

(b) Overnight (or long term) parking of vehicles on common property is forbidden. Violators will be subject to have their vehicles towed at their expense.

(c) Mailboxes are government property and therefore it is a federal offense to tamper with them. Anyone whose mailbox has been vandalized should report it to the sheriff's office.

(d) Members are responsible for any destruction inflicted on Common Property by visitors by their responsibility for their visitors. If visitors are expressly visiting a Member, the visitor is his/her guest. A non-visiting individual becomes a "trespasser" if he/she enters the development uninvited. Destruction inflicted on Common Property by a "trespasser" should be reported to the police.

Section 4. Vacant Lots: Vacant lots are not to be used for depositing vegetation, tree limbs or other debris. Approximately the first fifteen feet of vacant lots are Common Property and maintained by the Association. This area must be kept clear to allow the surface to be cut and vegetation to be trimmed.

ARTICLE XI

Noise and Animal Control:

A. Reference is Martin County Ordinance No. 531, dated October 13, 1998 or as currently amended. The major provisions of this ordinance include:

Noise Standards. Recognition that noise is a serious hazard to the public health, safety, welfare, and quality of life. The intent of this ordinance is to regulate uses and activities in Martin County in such a manner to prevent excessive noise. Its further intent is to recognize such factors as time of day, location, e.g., proximity to residences, and purpose of activity from which noise originates. The basis for determination of excessive noise is measurement of sound levels. The measurement period shall be not less than ten minutes (continuous) as measured at the parcel boundary of the receiving parcel. Specific acts are declared to be loud, disturbing, and/or excessive noise, but said acts are not deemed to be exclusive. Examples specifically included in the ordinance are: radios, television sets, exterior loudspeakers, musical instruments, and similar devices, construction equipment and activity, engine mufflers. Motor vehicle, motorcycle or

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motorboat repair in residential areas, peddlers, hawkers or vendors, drums, cymbals and loudspeakers, bells or sirens on vehicles, skateboard ramps, air blow or vacuum cleaners, places of public entertainment, landscape maintenance, powered motor vehicles and animal noise. Noise measurements are more stringent between the hours of 9 PM and 7 AM.

Tables are included that specify maximum allowable noise levels as measured in decibels. For example, the maximum noise levels in residential areas are 65 dba from 7 AM to 9 PM and 55 dba from 9 PM to 7 AM. These noise level limits are reduced 5 dba if continuous or cyclical varying amplitude.

B. Animal Control Regulations: Reference is Martin County Ordinance No. 380, dated April 24, 1990. The major provisions of this ordinance include:

- All dogs and cats in Martin County shall be licensed
- If the dog is off the owner's property, it must be leashed, chained or caged.
- The owner is responsible to remove excreta deposited by animal on public walks, recreational areas, or occupied private property of others.
- The owner of an animal that habitually barks, whines, howls, or other noise or which is habitually at large and chases or runs after vehicles or persons, or which damages or destroys the property of others, or which causes serious annoyance, or which interferes with the reasonable use and enjoyment of another's property will be in violation of this ordinance and will be punished as provided by law.

ARTICLE XII

Bylaws, Rules & Regulations Changes

These Bylaws, Rules and Regulations may be changed, amended or rescinded by a two thirds vote of those Association members present, in person or by proxy, at any regular or any special meeting of the Association membership called for that purpose.

The following Board Members have signaled their Approval of these bylaws.

Ron Hutchinson, Pres. _____
John Bernstiel, Vice Pres. _____
Ed Bancroft, Treas. _____
Carole Hutchinson, Sec. _____
Patrick DuBois, Dir. _____
Tom Brown, Dir. _____
Erwin Ferber, Dir. _____

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The following are the Articles of Incorporation filed by the Secretary of State, Tallahassee Florida on April 23 1976.

ARTICLES OF INCORPORATION
OF
FOUR RIVERS PROPERTY OWNERS ASSOCIATION, INC.
(A corporation not for profit)

We, the undersigned, with other persons being desirous of forming a corporation for social and regulatory purposes, under the provisions of Chapter 617 of the Florida Statutes, do agree to the following:

ARTICLE I

The name of this corporation is: FOUR RIVERS PROPERTY OWNERS ASSOCIATION, INC.

ARTICLE II

The general nature of the objects and purposes of this corporation shall be:

To own, operate, maintain, supervise and establish facilities to be used for the benefit of the owners of real property in Four Rivers Subdivision, Martin County, Florida, who shall be members of this corporation.

In order to promote the purposes of this corporation, it may acquire property by grant, gift, devise or bequest, and hold and dispose of such property, whether real or personal, as the corporation shall require for the benefit of the members and not for pecuniary profit.

ARTICLE III

Qualification of Members

The membership of this corporation shall constitute all persons hereinafter named as subscribers and other such persons as, from time to time hereafter may become members, in the manner provided in the By-Laws.

ARTICLE IV

Term of Existence

This corporation is to exist perpetually.

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ARTICLE V

Subscribers

The name and residence of the subscribers to these
Articles of incorporation are:

Name Address

EARL M. CHABOT P.O. Box 225, Stuart, Florida 33494

G. McSTAY JACKSON P.O. Box 502, Palm City, Florida 33490

HENRY H. TUCKLEY 839 S.E. Bittern, Stuart, Florida 33494

ARTICLE VI

Officers

Section 1. The officers of the corporation shall be a President, a Vice President, a Secretary, a Treasurer and such other officers as may be provided for in the By-Laws.

Section 2. The names of the persons who are to serve as officers of the corporation until the first meeting of the Board of Directors are:

Office Name Address

President: EARL M. CHABOT P.O. Box 225, Stuart, Florida 33494

Vice President: G. McSTAY JACKSON P.O. Box 502, Palm City, Florida 33490

Secretary: HENRY H. TUCKLEY 839 S.E. Bittern, Stuart, Florida 33494

Treasurer: JACK BRAUN 839 S.E. Bittern, Stuart, Florida 33494

Section 3. The officers shall be elected at the annual meeting of the Board of Directors or as provided in the By-Laws.

ARTICLE VII

Board of Directors

Section 1. The business affairs of the corporation shall be managed by a Board of Directors. The corporation shall have six (6) directors initially. The number of directors

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may be increased from time to time, in accordance with the By-Laws, but shall never be less than three (3).

Section 2. Members of the Board of Directors shall be elected and hold office in accordance with the By-Laws.

Section 3. The names and addresses of the persons who are to serve as directors for the ensuing year, or until the first annual meeting are:

Name Address

EARL M. CHABOT P.O. Box 225, Stuart, Florida 33494

G. McSTAY JACKSON P.O. Box 502, Palm City, Florida 33490

HENRY H. TUCKLEY 839 S.E. Bittern, Stuart, Florida 33494

JACK BRAUN 839 S.E. Bittern, Stuart, Florida 33494

PETER JEFFERSON P.O. Box 887, Palm City, Florida 33490

ROBERT F. McROBERTS P.O. Drawer 6 Stuart, Florida 33494

ARTICLE VIII

Non-Profit Status

Section 1. No part of the net earnings of the corporation shall inure to the benefit of any individual member.

ARTICLE IX

Distribution of Assets upon Dissolution

No person, firm or corporation shall ever receive any dividends or profits from the undertaking of this corporation and upon dissolution of this organization all of its assets remaining after payment of all costs and expenses of such dissolution shall be distributed to organizations which have qualified for exemption under Section 501 (c) (3) of the Internal Revenue Code, or to the federal government, or to a state or local government, for a public purpose, and none of the assets will be distributed to any member, officer, or director of this corporation.

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ARTICLE X

By-Laws

Section 1. The Board of Directors of this corporation may provide such By-Laws for the conduct of its business and the carrying out of its purposes as they may deem necessary from time to time.

Section 2. Upon proper notice the By-Laws may be amended, altered or rescinded by a two-thirds vote of those Association members present, in person or by proxy, at any regular meeting or any special meeting of the Association membership called for that purpose.

ARTICLE XI

Amendments

Section 1. These Articles of Incorporation may be amended at a special meeting of the membership called for that purpose by a two-thirds (2/3) vote of those present.

Section 2. Amendments may be also made at the regular meeting of the membership upon notice given, as provided by the By-Laws, of the intention to submit such amendments.

ARTICLE XII

Location, Designation of Registered Office and Registered and Resident Agent

The location and registered office of this corporation shall be at 639 SE Bittern, Stuart, Florida 33494, and thereafter may be changed by the action of the Board of Directors and notification to the Secretary of the State of Florida. The Registered Agent designated by the corporation is HENRY H. TUCKLEY whose street address is 639 S.E. Bittern, Stuart, Florida.

IN WITNESS WHEREOF, we the undersigned incorporators, have hereunto set our hands and seals, this 19th day of April, 1976, for the purpose of forming this corporation not for profit under the laws of the State of Florida.

_____(SEAL)
Earl M. Chabot

_____(SEAL)
G. McStay Jackson

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_____(SEAL)
Henry H. Tuckley

STATE OF FLORIDA
COUNTY OF MARTIN

Before me a Notary Public duly authorized in the state and county named above to take acknowledgments, personally appeared EARL M. CHABOT, G McSTAY JACKSON and HENRY H. TUCKLEY to me known to be the persons described as subscribers in and who executed the foregoing Articles of Incorporation, and they acknowledged before me that they executed and subscribed to the Articles of Incorporation.

WITNESS my hand and official seal in the County and State named above this 19th day April, 1976.

(Notary Seal) Notary Public
My Commission Expires: July 18, 1977
ACKNOWLEDGEMENT

Having been named to accept service of process for the above stated corporation, at place designated in these Articles of Incorporation, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By: _____
Henry H. Tuckley
Registered Agent