

Marco Courtyard Towers Condominium Association

Rules and Regulations

The Rules and Regulations hereinafter enumerated as to the Condominium Property, the Common Elements, the Limited Common Elements and the Condominium Units shall be deemed in effect until amended by the Board of Directors of the Association, and shall apply to and be binding upon all Unit Owners. The Rules and regulations shall be consistent for all Condominiums operated by the Association. The Unit Owners shall, at all times, obey said Rules and Regulations and shall use their best efforts to see that they are faithfully observed by their families, guests, invitees, servants, lessees and persons whom they exercise control and supervision.

1. The use of the Units shall be consistent with existing laws, and the restrictions set forth in the Bylaws and shall not constitute a nuisance. Each of the Units shall be occupied only by a single family and guests as a residence and for no other purpose.
2. Common Elements shall not be obstructed, littered, defaced or misused in any manner and shall be kept free and clear of all rubbish, debris and unsightly materials. Destruction or damage caused to a Common Element shall be the responsibility and at the expense of the responsible Owner.
3. Owners and occupants of Units shall exercise extreme care to minimize noises in the use of musical instruments, radios, television sets, amplifiers, etc., so as not to disturb other persons or parties occupying Units.
4. No garments, rugs, etc., may be hung from the windows or other portions of Units. No rugs, etc., may be dusted from the windows of the units; rugs may be cleaned within the units and not in any other portion of the Condominium Property.
5. All garbage and trash shall be deposited in the disposal installations provided for such purpose.
6. No Owner or occupant of a Unit shall install wiring for electrical or telephone installations, nor install machines or air conditioning units, etc., that may affect the exterior of a Unit in any shape or manner except as authorized in writing by a majority of the Board of Directors.
7. Owners shall not cause or permit anything to be placed on the outside walls of any of the buildings or placed on windows which are visible from the outside of the building, and no sign, canopy, shutter, radio, or television antenna shall be affixed to or placed upon the exterior walls or roof or any part thereof, without the prior consent of the Board of Directors, which approval shall be perpetual.

8. No noxious or offensive activity shall be carried on in any Unit or in the Common Elements, nor shall anything be done therein, either willfully or negligently, which may be or may become an annoyance or nuisance to the other owners or occupants, which may be injurious to the reputation of the property.
9. Nothing shall be done in any Unit or in, on, or to the Common Elements which will impair the structural integrity of the buildings or which would structurally change the buildings except with the approval of the Board of Directors.
10. Nothing shall be done or kept in any Unit or in the Common Elements which will increase the rate of insurance on the buildings or contents thereof, applicable for residential use, without the prior written consent of the Board of Directors. No Owner shall permit anything to be done or kept in his Unit or in the Common Elements which will result in the cancellation of insurance on the building, or contents thereof, or which would be in violation of any law.
11. No industry, business, trade, occupation or profession of any kind, commercial, religious, education, or otherwise, designated for profit, altruism, exploration, or otherwise, shall be conducted, maintained, or permitted in any residential unit, except with the prior written consent of the Board of Directors. *Working from home is not prohibited (05/11/05).*
12. Children shall, at all time while on the premises, act in an orderly manner without creating disturbing noises or being a nuisance to Unit Owners.
13. No clotheslines or similar devices shall be allowed on any portion of the Condominium Property by any person, firm, or corporation without the written consent of the Board of Directors. No grilling or barbecuing is permitted on any lanai *unless done on an electric grill approved by the Board of Directors (05/11/05).*
14. Each Unit shall include as a limited common element a one or two car garage for parking. Additional unassigned parking spaces shall be provided by the Developer and assigned as needed. All motor vehicles shall be currently licensed. No repair or maintenance of vehicles is to be done in parking spaces or within the Common Elements or Limited Common Elements. No boats, boat trailers, all terrain vehicles, recreational vehicles, or pick-up trucks shall be parked on the Condominium Property without prior written approval of the Association. This restriction does not apply to pick-up trucks parked temporarily on the Common Elements by workmen or subcontractors.
15. Owners may have a maximum of one (1) small domesticated pets (dogs or cats) which may not exceed twenty pounds in weight, as well as two small caged birds, provided they are not kept, bred, or maintained for commercial purpose in their Units. All four-legged pets shall be kept on a leash while

outside the Owner's unit. In the event that any pet on the premises should constitute a nuisance, in the opinion of a majority of the Board of Directors, then the Owner, when so notified in writing, shall be required to immediately remove said pet from the premises. The Board of Directors may waive this provision and permit certain approved pets on the premises.

16. Garages shall be constructed with doors that are equipped with operating, functioning automated door openers and closers. The garage doors shall remain closed except upon entering or exiting the garage.
17. No more than seven (7) persons can occupy a three bedroom Unit and no more than eight (8) persons can occupy a four bedroom Unit without the prior written approval of the Board of Directors.
18. Maintenance assessments that are unpaid for over ten (10) days after the due date shall include, in addition to interest (as provided for in the Declaration of Condominium), the greater of five percent (5%) of each installment or twenty-five dollars (\$25.00) as a late charge.
19. No Unit may be leased or sublet less than *thirty (30)* consecutive days (03/15/04). **Owners may allow family members or guests to utilize their unit for a period of time agreed to by the Owner when the Owner is not present, provided no rent or other remuneration is paid by that family member or guest. Owners shall be required to submit forms approved by the Board describing the name(s) and terms of the occupants of a Unit. Owners shall be required to certify in writing as to the accuracy of the rental or guest form, including number of occupants, length of stay and rental amount. (2/26/2026)**
20. All Unit Owners are required to employ the following underlayment in all areas where ceramic tile, marble, wood flooring, parquet or any other hard surfaces are used. *The underlayment shall be a layer of 90 mil Proflex adhered to the slab with the hard surface material being laid on the Proflex. (4/20/15).*
21. The Board of Directors may, pursuant to Section 718.303(3), Florida Statutes, impose fines in such reasonable sums as they deem appropriate, not to exceed \$100.00 per violation, \$1,000.00 in the aggregate, against Unit Owners for violations of the Condominium documents, including the Rules and Regulations, by Owners or their guests or lessees. Each day of a continuing violation shall be a separate violation. **In addition to the monetary fines, the Association may ban the Owner and the Owner's guests and renters from using common area amenities, such as the pool and clubhouse, for such periods of time determined by the Association (2/26/2026).** No fine shall be levied until the Owner(s) has been given an opportunity for a hearing. The hearing must be held before a committee of other Unit Owners. The procedure for the hearing shall be, at a minimum, as follows:
 - (1)The party against whom the fine is sought to be levied shall be afforded an opportunity for hearing after reasonable notice of no less than fourteen (14) days and said notice shall include:

- (a) A statement of the date, time and place of the hearing;
- (b) A statement of the provisions of the Declarations, Association Bylaws, or Association Rules and Regulations which have allegedly been violated; and
- (c) A short and plain statement of the matters asserted by the Association.

(2) The party against whom the fine may be levied shall have an opportunity to respond, to present evidence, and to provide written and oral argument on all the issues involved and shall have an opportunity at the hearing to review, challenge, and respond to any material considered by the Association.

- 22. Separate rules will be promulgated and posted for the use of the swimming pool.
- 23. *The use of motorized scooters, skateboards and skates is prohibited on the Condominium Property. Also, use of bikes on the Property walkways is prohibited. (5/18/04)*
- 24. *Major Construction and Remodel Projects*
 - *All Major Construction and Remodel Projects contracted by Unit Owners which require Permits by the City of Marco or will cause significant noise within the MCT Complex must be submitted in writing to the MCT Board of Directors for review. The Board member responsible for Building & Grounds will coordinate the review. When the review has been completed, the Board member will communicate the results to the Unit Owner. If concerns are raised by members of the Board during the review process, the proposed project will be added to the next Board Meeting for discussion to determine if the project is approved. The written submission to the Board must include an overview of the project, a proposed schedule with start and end dates, and the name of the Contractor/Service provider who will be completing the work. An example of such Project would be bathroom and kitchen remodels as well as any tile removal work.*
 - *While Major Projects are in process, it is the Unit Owner's responsibility to inform Contractors and Service Personnel of the following:*
 - **Structural components to each building include certain post-tension cables that are located in the floor and ceiling slabs between each floor. If an Owner intends to undertake construction that will require drilling or penetration into either a floor or ceiling slab, then the Owner shall be required to determine the exact location of the post-tension cables by the use of x-ray, ultrasound, radar or other methods to determine such location. Owners are responsible for any damage caused to the post-tension cables associated with their Unit, regardless of weather or not that damage was caused by the Owner or a contractor, subcontractor, vendor or workman associated with the Owner or the Owners' Unit (2/26/2026).**

- *All service vehicles must be parked on the far West Side of the property near the dumpster closest to Building #1 (Panama Court) or the far East Side of the property near Building #4 (Collier Court).*
- *Elevator pads must be used by Contractors and Service personnel when materials are being delivered or removed from the condo unit. These pads will be made available by contacting Safe Harbor Property Management.*
- *Contractors and Service Personnel must remove all waste materials from MCT Condo property and dispose off site versus using MCT dumpsters.*
- *No tile cutting is to occur on the back screened lanais. All tile cutting must be performed on front lanais or outside of the buildings.*
- **Construction work shall occur between the hours of 8:00 AM and 6:00 PM when possible (2/26/2026)**
- ***Due to the number of Owners, Guests and Renters utilizing MCT property during the winter season, there shall be no Major Construction or Remodel Projects allowed from December 15th to April 15th.***
- *In the event of an emergency such as water leak or burst pipe, the Board will suspend the “No Major Construction” period to allow for repairs on an exception basis. (4/20/15)*
- *In 2019 and in years when the Easter Holiday falls in the second half of April, the No Construction Noise provision of MCT Rule #24 shall be extended to May 1. (3/9/19)*