

SADDLE RIDGE ASSOCIATION LTD

RULES AND REGULATIONS

Updated October 1, 2025

Welcome to Saddle Ridge. All your friendly new neighbors hope that you're living with us will be a cordial and pleasant experience. We are proud of the natural beauty of the area and strive to maintain that beauty and friendly atmosphere. There are certain rules and regulations that the owners of the units of this association through its board of directors have established to help make that possible. It is also advisable to leave a key to your unit with a neighbor in case of an emergency while you may be gone on vacation or gone for wintering elsewhere.

1. MONTHLY DUES:

Your monthly dues are \$310.00 (beginning Oct. 1, 2025) due on the first day of the month payable via ACH through your checking/savings account at your bank. The form is located on our website at: www.saddleridgeassociationltd.com or may be requested from the treasurer.

2. MONTHLY NEWSLETTER:

A monthly newsletter called "Deer Tales" will be delivered to your email address to keep you posted on activities of the Saddle Ridge community. It is also posted on our association's website. If you do not have an email address, one will be delivered to your mailbox newspaper slot.

3. COMMUNITY ACTIVITIES:

Community activities are planned by volunteers and the Saddle Ridge Women's group which every woman who lives in Saddle Ridge is a bona fide member. Monthly luncheons for the ladies are held regularly and posted in Deer Tales.

4. RECREATIONAL MEMBERSHIPS:

Saddle Ridge Association Ltd. owns the Marina and all areas inside the gate. You are welcome to utilize the facility. The Pavilion is free to all SRA members, and those with easement agreements, and has a sign up sheet for special events. For boat slip rentals, see our website: saddleridgeassociationltd.com and look under the heading of Marina for info. The Saddle Ridge Golf Course is a separate entity where you can purchase single rounds of golf or a membership.

5. BUILDING OCCUPANCY AND USE:

No unit owner shall occupy or use their unit or the limited common areas around them or permit the same or any part of the unit to be occupied or used for any purpose other than as a private residence for the owner, the owner's family, the owner's lessees, or guests. This does not preclude residents from using a room in their unit for an office for their personal business. No unit may be used as a motel and rented out on a daily, weekend, or weekly basis. Owners

who lease or permit others to occupy their unit are responsible for ensuring that these people are following the rules and regulations established by their Board of Directors.

6. LEASE OR RENTAL AGREEMENT:

Leasing of a unit is possible only by review and authority of the Board of Directors as per bylaw 7.4. Within 5 business days after entering or renewing a written condominium rental agreement, the unit owner shall provide a copy of the agreement to the Association. The Association shall keep a copy of any condominium rental agreement on file while that agreement is in effect. The unit owner shall also provide the renter or occupant with a copy of the Rules and Regulations. Any rental agreement shall include a statement from the renter or occupant that they understand the Rules and Regulations and they will live by its terms and conditions. See Section 7.4 of Bylaws for further detail.

7. ALTERATION, CONSTRUCTION OR REMOVAL:

Nothing shall be altered or constructed in or removed from the common areas and facilities, except upon written consent of the Association.

8. STRUCTURAL CHANGES:

A unit owner shall not, without first obtaining the written consent of the Association (two weeks prior to action), make or permit to be made, any structural alterations or changes to the unit or the exterior of the building, common or limited common areas or facilities. Requests must include drawings, dimensions, material lists and must conform to existing appearances of the unit. This all should be in the following sections 3.2 and 5.8 of the Bylaws.

9. SEWER SYSTEM:

The Sewer System should be protected from fibrous materials and grease which cause clogging of sewer pipes and floats. Care must be taken not to introduce into the system paper towels, sanitary napkins or tampons, disposable diapers, and rags. Grease should be solidified and disposed of in the garbage. The fee for our sewer and water system is included in your monthly dues.

10. REFUSE/RECYCLING:

Each unit has been given a gray trash container as well as a blue recycling container, to be stored in your garage. Pickup is every Monday for refuse and every other Monday for recycling. The refuse/recycling may be picked up any time after 7:00 AM, so please have your containers out by that time. Be sure to place your containers at least a minimum of 5 feet from your mailbox and on recycling day, place your two containers at least a minimum of 3 feet apart from each other. Please remember to take your empty containers in at night and place them in your garage out of sight. Do not leave them out by the road. Do not leave them outside your garage. We try to keep all our areas in a good-looking manner for us, as well as for our visitors.

All trash and recycling must be placed inside the containers only. Anything sitting outside the container will not be picked up. If your neighbor has room in his/her container and you are overflowing, please put extras in their container. Garbage must not be placed outside the night

before pickup because of the presence of wildlife that may overturn, and tear open the containers and scatter the contents.

If a holiday falls on Monday, pickup will be on Tuesday.

11. SNOW PLOWING:

The main roads and side roads of Saddle Ridge will be plowed and salted/sanded as needed to keep them safe. The driveways will be plowed after 2 or more inches of snow has accumulated. It is the unit owners or renters, responsibility to remove the snow from their sidewalks and the 3-foot apron in front of their garage.

12. ANTENNAE/DISH:

All antennae/dish equipment is the responsibility of the unit owner. Removal of unused dishes and their disposal is a unit owner's responsibility as well as repair of the surface that the antennae/dish was attached to. An antennae/dish should be located so as not to be offensive and still allow for good reception. Unit owners shall get approval for the location of an antenna/dish from the board before installation. Failure to do so may result in the board requesting its relocation to one that is not offensive.

13. OBSTRUCTIONS/COOKING GRILLS/OUTDOOR EQUIPMENT:

There shall be no obstruction of the common areas and facilities. Lawn ornaments can be displayed only on a limited common area which is 5 feet around the unit structure. Holiday decorations such as those at Christmas time are acceptable. Outside cooking grills must not be used on enclosed porches and must be located 10 feet from any unit. Any damage done to outside structure due to grilling or hot coals, will be the responsibility of the homeowner to fix. Care shall be used in disposing of hot ashes. Picnic tables or other tables and lawn furniture are not to remain in the common or limited common areas after use. Outdoor equipment such as permanent tents, playground equipment, windmills, etc. are not allowed.

14. SIGNS:

The Condominium Ownership Act provides that a unit owner may display in his or her condominium a sign that supports or opposes a candidate for public office or a referendum question. Except as provided herein, no sign of any kind should be displayed to the public's view on or from any unit or common area without prior consent of the Association. "For Sale" signs shall be allowed (but not attached to the unit). The Board reserves the right to designate placement within the Association. Respectfully displaying of the American flag is permitted, which includes proper lighting. Garage sales must have the approval of the Board of Directors before the day of the sale. Signs for authorized garage sales are permissible on the day of the sale.

15. ANIMALS:

No animals, livestock or poultry of any kind shall be raised, bred, or kept in any unit or in the commons, except that dogs and cats or other household pets may be kept in units, subject to the rules and regulations which may be adopted by the Association regarding the same. Pets

other than dogs and cats are subject to Association approval. Pets are permitted (maximum of two) with the understanding that all pets are to be on a handheld leash when outside, no exception to the rules. If your pet is not on a leash, be prepared to have a picture taken of your pet breaking the rule. Pooper-scoopers/plastic bags must be used by the owners immediately after the pet's business has been taken care of. If you do not comply, be prepared to have a picture taken of you breaking the rule. Pets are not to be left to run in the undeveloped areas, golf course, marina/recreation area, or other public areas. Do not dispose of your pet's waste in the woods or tall grass around any of the properties in Saddle Ridge. Place your waste in a plastic bag in your trash can to go to the curb on refuse day. Chronic barking dogs will not be tolerated. Dog houses are not permitted. If lawns are damaged by pets, repairs will be made at the unit owner's expense.

16. INCREASE OF INSURANCE RATES:

Nothing shall be done or kept in any unit or in the commons which will increase the rate of insurance on the commons, without the prior consent of the Association. No unit owner shall permit anything to be done or kept in his/her unit or in the commons which will result in the cancellation of insurance on any unit or any part of the commons, or which would be in violation of any law or ordinance.

17. NOXIOUS ACTIVITY:

No noxious, illegal, or offensive activity shall be carried on in any units or in the commons, nor shall anything be done therein which may be or become an annoyance or nuisance to others.

18. NOISE:

Noise abatement is necessary for the peace and comfort of all. Noisy vehicles, loud music, and other noise emanating from units or surrounding areas will not be permitted. Chronic dog barking will not be tolerated.

19. TRAFFIC LAWS, SPEED LIMITS:

It shall be the policy of the Association to utilize every means available to encourage and obtain compliance with established traffic control signs and posted speed limits. These means may include but not be limited to radar speed measuring devices, physical observations, and roadway impediments to limit speed. **The speed limit in Saddle Ridge is 20 miles per hour.** This is for the safety of our community from young to old, humans, pets, and wildlife. With people walking around, biking around, and golf carts on our roads, be aware of your surroundings and **slow down**. It is hard to enforce this rule but please remind yourself to go slow. There is no reason to break this rule in our community.

20. RECREATIONAL VEHICLES:

We do not allow snowmobile and ATV (All-Terrain Vehicle) to be used in any area of Saddle Ridge. This also includes S x S (Side by Sides), UTVs (Utility Task Vehicles), ROVs (Recreational Off-Highway Vehicle), or MOHUVs (Multipurpose Off-Highway Vehicles), or any other utility vehicle some new inventor comes up with.

21. GOLF CARTS:

Golf carts are welcome in Saddle Ridge. They are not to be parked in/on grassy lawn common areas or limited common areas outside the golf course. Please use the roads and paths provided. Golf carts are not to be driven by anyone under age 16 unless accompanied by an adult. Golf carts are not to be stored for the winter in common or limited common areas, without prior written consent of the Board of Directors per Bylaws 7.3. Limited common areas must have an approved hard surface.

22. WOOD BURNING STOVES/FIRE PITS/FIREWOOD:

Wood burning stoves are not permitted in any unit or on porches or decks. Wood burning fire pits are allowed on driveways or other paved/concrete areas and need to be a minimum of 10' from the house or garage. The wood burning firepit must meet the following specifications: 30" diameter or smaller, spark arrestor sides and containment lid. A readily available source of water or fire extinguisher needs to be available while the wood burning firepit is in use. When DNR has fire danger postings of high or extreme, no wood burning firepits will be allowed. Wood burning fireplaces existing in the unit as of this writing, are grandfathered in. Firewood storage is not permitted outside of units. All firewood must be purchased locally because of the emerald ash borers.

23. CHIMNEY CLEANING:

The unit owner is solely responsible for chimney cleaning. Good fire protection requires yearly inspection if the fireplace is used frequently. No pine, green wood, or railroad ties should be burned in a fireplace, since resulting creosote buildup can cause chimney fires.

24. LAUNDRY:

Laundry must not be hung outside to dry in public view from the street, golf course or other units.

25. GARAGES:

Garages with unsightly storage or hanging laundry must have doors closed.

26. PORCHES:

Porch areas visible to the public or other units must be maintained in a neat and orderly fashion. Do not use it as a storage area.

27. HUNTING AND PUBLIC DISPLAY OF WEAPONS:

The use of firearms, bows and arrows, BB guns, pellet guns, cross bows and slingshots are strictly prohibited throughout the entire Saddle Ridge area except by consent from the Board when there is a need to eradicate varmints. It is recommended that firearms and pellet guns may be stored at the condominium and transported only if unloaded, in cases with trigger locks and if stored in a secure, locked container. Bows should be unstrung.

28. PARKING AREAS:

Owners/Renters should use their driveway, garage, and other designated areas authorized by the Board of Directors to park vehicles. Guests may park on the roadway on a limited basis. No parking shall interfere with lawn maintenance and snow removal. Recreational vehicles, boats and trailers will be allowed to park for a maximum of three days only in driveways or Board authorized areas. No driving through wooded areas or parking in any grassy areas. Vehicles will be towed at your expense. Long term use of limited common areas for parking bicycles, golf carts, motorcycles or other vehicles and equipment will not be allowed. Parking spots in some areas have been added for your convenience. Please share them with your neighbors.

29. WATERING POLICY:

To conserve water and to exercise prudent management of resources, the Board of Directors may, at its discretion, establish a watering policy for unit owners of the Association. The Board of Directors may, at its discretion, institute penalties and fines for failure to comply with established watering policy.

30. UNIT OWNER PLANTINGS:

- a. The Association may permit unit owners to maintain decorative plantings on the following terms and conditions:
 - i. Flowers and shrubs may be planted and maintained by a unit owner within three (3) feet of the foundation of building in which the owner's unit is located and immediately adjacent to that portion of the building which contains the owner's unit, including its garage. If the existing landscaping of a unit exceeds this perimeter of three (3) feet as at corners of the units and on terraces this will be included. If a unit owner wants to exceed these limitations under special circumstances permission to do so must be granted by the Board.
 - ii. To the extent that a unit's front walk connecting the unit and the driveway to its garage extends more than three (3) feet from the foundation of the building in which the unit is located, flowers and shrubs may be planted and maintained by a unit owner with one (1) foot of that portion of the front walk which is more than three (3) feet from the building foundation.
 - iii. In planting and maintaining flowers and shrubs near the foundation of any building, a unit owner may not alter the drainage around the building or otherwise do actual or potential damage to the building.
 - iv. Flowers and shrubs planted by a unit owner may not exceed two and one-half feet in height when fully grown and be visually attractive. Plantings taller than that are subject to trimming by the Association.

- v. Unit owners wishing to plant and maintain flowers and shrubs must apply for approval from the Association and include in their application a plan of what they intend to plant and where the plantings will be. The application must also include a promise by the unit owner to maintain the planting in a neat and attractive condition, as determined by the Association. Planting must be done in coordination among Unit owners in the same building.
 - vi. Long term use of this area for parking bicycles, golf carts, motorcycles or other vehicles and equipment will not be allowed.
- b. In those areas in which unit owners have not obtained approval to plant and maintain flowers and shrubs, and in those areas in which the Association determines that they have not been properly maintained, the Association shall have the right to put these areas in mulch, stones, or other ground cover in its discretion.
 - c. If a unit owner wishes to have particular plantings, in the common areas outside of those areas in which the owner may plant and maintain flowers, or shrubs, the owner will make application to the Association for the specific plantings and location desired and the Association may determine whether the requested plantings will be allowed and any cost allocation for their planting and maintenance, but they shall be part of the common areas subject to the control of the Association.

31. ENFORCEMENT:

Fines for violations of these rules and regulations may be in the amount of not more than \$150 for the first violation and not more than \$500 for the same subsequent violation by the same Unit Owner. If abatement is ordered, the failure of the Unit Owner to abate the violation on the terms set by the Board of Directors shall be a separate violation subject to the penalties above. Fines imposed shall be special assessments against the affected owner's Unit and shall be subject to enforcement by a lien against the Unit. See section 7.5 of the Bylaws for further details.

32. ENFORCEMENT #2:

Homeowners that are behind in their fees, such as HOA and Warnings, will lose privileges to the Marina until such fees are paid and the homeowner is in good standing for 60 days. This will be enforced since we keep track of who goes in and out of Marina. If you are caught going in and abusing your privileges, you will be charged another fee of \$25 for each time of abuse.