

WHEREAS a number of ill-maintained yards and lots and construction sites have been brought to the attention of the Board; and the Board therefore finds that inadequately or improperly maintained yards and lots and construction sites at Bay Point constitute violations of the Covenants and Restrictions; and

WHEREAS, Covenant 13 requires that property at Bay Point be kept in a clean and attractive condition during construction; and Covenant 14, requires yards to be sodded with underground sprinkler systems and Covenant 24, requires that underbrush or unsightly growth and objects shall be removed from all properties and Covenant 32, requires that all properties at Bay Point be properly maintained and mowed; for the beauty, protection, and benefit of all of the property owners at Bay Point.

1. The Board of Directors of BPCA or the Board of Trustees of BPW hereby delegates to its Roads & Grounds Committee the duty and responsibility to: (1) identify any unsightly or unsafe property condition, such as un-watered lawns, construction debris, lawns or lots not mown, the encroachment of trees above and below ground within an existing lot or adjacent lot(s) that is creating an unacceptable condition and the like as defined by the responsible committee; (2) identify those residences which are in need of maintenance or repairs to the exterior of the structure or structures; (3) document the condition by photograph and by Committee minutes; and (4) recommend the Board provide written notice by certified mail to the owner of the lot where the unsafe or unsightly condition is occurring, with said notice to provide a deadline of 15 days for corrective action and notification of parcel assessment of up to \$150.00 if corrective action is not initiated. Each condition may be subject to the above referenced procedures at the discretion of the Board Parcel assessments would be levied after a reasonable time (30 days) for corrective action has elapsed. If the condition is corrected or correction has commenced then the parcel assessments would not be levied. The 30 day deadline will commence on the date of first notification which indicates the condition to be corrected and the amount of the parcel assessments if corrective action is not taken. Once an owner responds to the letter of notification, the condition must be corrected within 60 days. The property owner will also be provided the date of the next Board meeting at which time the owner may appear and appeal the action taken by the Board.

2. In the event that corrective action has not been taken by the deadline stated in the written notice, the Roads & Grounds Committee shall present the status of the matter to the Board, and may ask for Board approval of corrective action by the Committee, with the cost of corrective action and any unpaid parcel assessments to become a lien upon the property upon which the unsightly or unsafe condition is occurring.

3. At the next regular or special Board meeting, the Roads & Grounds Committee shall report the cost of the corrective action to the Board, which shall then cause the Notice of Lien to be prepared and filed, with a copy thereof being transmitted by certified mail to the owner of the property upon which the unsightly or unsafe condition existed. Said Notice of Lien shall accrue interest as provided in the By-Laws at the rate of 12% per annum.

ADOPTED in regular (BPCA) meeting this 14th day of October, 1986, at Bay Point, Panama City Beach, Florida

ADOPTED in regular (BPW) meeting this 13th day of November, 1990, at Bay Point, Panama City Beach, Florida

ADOPTED in regular (BPCA) meeting this 12th day of June, 2001, at Bay Point, Panama City Beach, Florida

ADOPTED in regular (BPCA) meeting this 12th day of March, 2002 at Bay Point, Panama City Beach, Florida

Amended by the BPCA Board of Directors on 09/10/1996

Amended by vote of BPW membership on 05/01/1999

Amended by the BPCA Board of Directors on 06/12/2001

Amended by the BPCA Board of Directors on 03/12/2002

Amended by the BPW Board of Trustees on 08/12/2002

Amended by the BPW Board of Trustees on 07/18/2005

Amended by the BPCA Board of Directors on 09/19/2005

Rule Regulating Radio and Television Aerials (*Satellite Dishes*) (97-1)

WHEREAS, property values and community appearance and beauty will be enhanced by harmonizing Bay Point-wide a regulation governing the installation or use of any exterior radio or television antenna or aerial (including any satellite dish); and

WHEREAS, the Federal Communications Commission (FCC) as part of the Telecommunications Act of 1996 prohibits bans or unreasonable restrictions on the installation of satellite dishes less than one meter in diameter which impair a viewer's ability to receive signals from direct broadcast satellites; and

WHEREAS, BPCA Rule 89-1 establishes for each neighborhood at Bay Point a Neighborhood Architectural Review Committee (ARC), and each such Committee is charged with a review in advance of all proposed construction and landscaping projects.

1. No exterior radio or television antenna or aerial (excluding any satellite dish) (hereinafter "aerial") for reception of

commercial broadcasts may be installed or used by any BPCA member in or on any residential property in Bay Point.

2. No other exterior aerial (for example, and without limitation, amateur short-wave, or ship-to-shore) shall be installed or used by any BPCA member in or on any residential property in Bay Point without written permission having been requested and received in advance from BPCA.

3. No installation of an exterior satellite dish shall occur at Bay Point until a plan for such a satellite dish, and any screen or structure surrounding or housing the proposed satellite dish, has been submitted in advance to the appropriate neighborhood ARC. Prior to any approval of a proposed satellite dish (and any screen or housing), the neighborhood ARC shall carefully review the proposed location for the satellite dish and its visual impact on the neighborhood, especially from neighboring homes, the street, and the golf course. Since it will not always be possible to locate the satellite dish where it is not visible from these locations, the satellite dish should be placed in the least obtrusive location without impairing the satellite dish's ability to receive signals. The guidelines in this Rule are not intended to place unreasonable demands on homeowners, but to safeguard the appearance of our neighborhoods.

4. Specific guidelines for the installation of an exterior satellite dish are as follows:

a. The satellite dish should normally be mounted at an eave of the roof below the roof line as viewed from ground level but may be mounted in another location on the structure as long as it is below the roof line as viewed from ground level. If unable to mount the satellite dish on the structure, it may be located elsewhere on the property with prior approval, providing its appearance is unobtrusive when viewed from the street, golf course or canal.

b. Length of cable should not be a restriction when considering location. Cable runs over the 100 feet supplied with a dish will not unreasonably increase cost or reduce signal strength.

c. Landscaping should be considered when determining location, for both signal reception and visually hiding the dish.

5. Any application for the installation of an exterior satellite dish shall be submitted to the appropriate Neighborhood ARC, with a plan in sufficient detail to determine the dish's location on the structure. The plan should also show any obstructions such as trees which would block the signal and indicate the color of the surrounding trim and walls as well as the proposed color of the dish.

6. Each ARC shall review any application received by it, and shall advise the applicant of approval or disapproval or modifications in the same manner in which each ARC provides review for other minor construction applications.

7. BPCA shall be entitled to recover all of its costs and attorney's fees incurred through any enforcement actions necessitated under this rule.

ADOPTED in regular (BPCA) meeting this 14th day of January 1997, at Bay Point, Panama City Beach, Florida
ADOPTED in regular (BPCA) meeting this 12th day of June, 2001, at Bay Point, Panama City Beach, Florida
AMENDED in regular (BPCA) meeting this 9th day of November, 2009, at Bay Point, Panama City Beach, Florida

Rule Addressing Out-Of-Driveway Parking and Related Activities Creating Unsafe Conditions (90-1)

WHEREAS, with fewer and fewer vacant lots, parking on the roadways of Bay Point is becoming an ever increasing problem; and a primary concern is the safety of our residents and guests, and for the availability of open roadways for emergency vehicles, so that parking on roadways created a potentially dangerous condition.

1. Any property owner (including any property owner's tenant, family member or guest) intending to host any event at his house or condominium at which event more parking for vehicles will be required than can be accommodated on the owner's property or within the condominium parking spaces assigned to the Owner, must notify Bay Point Security prior to the commencement of the Event; and the required notification shall be provided to Security by the responsible adult.

2. In the event of a first-time failure to comply with this Rule, as determined by a Security Officer or Chairman of the Security Committee, the Security Officer is authorized and directed to immediately report the violation to the Captain of Security or the Senior Officer on Duty. The Chairman of Security and the General Manager shall be notified of the action at appropriate hours. The Captain of Security shall then direct the removal of the vehicles parked other than