

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|------------------------------|--|---|---|--|------------|
| | (*) ASTERIK | To be determined by the Board of Directors | | | | |
| | FINES | All fines are to be determined by the Board of Directors unless otherwise noted. | | | | |
| | FORMAL COMPLAINTS | All formal complaints must be presented to the Board of Directors (in person or via email) within 48 hours of incident | | Board of Directors email: mvoaboardofdirectors@gmail.com | | |
| | Order to vacate/ban/removal | To be determined by the Board of Directors based on the severity of the offense. | | | | |
| RULE | AMENITIES - ADULT CENTER | <p>The Adult Center must be cleaned up immediately after use by the individual(s) or group(s) responsible.</p> <p>Users are responsible for ensuring all trash is removed, furniture and equipment are returned to their proper places, and the facility is left in good condition for the next members.</p> | Verbal warning & must clean up \$100 fine | Written warning, clean up & \$150 fine | Loss of Adult Center privileges \$500 fine | 10/18/2025 |
| RULE | AMENITIES - PAVILION | <p>The Pavilion must be cleaned immediately after use by the individual(s) or group(s) responsible.</p> <p>Members are responsible for ensuring the Pavilion is returned to its original condition, including: Removal of all trash Cleaning of tables, chairs, and surfaces</p> | Verbal warning & must clean up \$100 fine | Written warning, clean up & \$150 fine | Loss of Pavilion privilege & \$500 fine | 10/18/2025 |
| RULE | AMENITIES - SMOKING / VAPING | Smoking and Vaping is prohibited in all enclosed buildings | Verbal warning & \$100 fine | Written warning & \$150 fine | Order to vacate MVOA | 10/18/2025 |
| POLICY | BOARD - ACCOUNTABILITY | Each board member is required to contribute a minimum of 30 volunteer hours per month in service to their assigned position | Written warning | Removal from the Board | | 8/16/2025 |

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| POLICY | BOARD - ATTENDANCE | <p>Missing more than four (4) meetings in one calendar year will be considered a violation of board attendance requirements.</p> <p>Absences should be reported in advance to the Board Secretary (or Chair) with reason provided.</p> <p>Exceptions may be granted in cases of illness, family emergency, or other extenuating circumstances, subject to review by the Board Chair and/or Governance Committee</p> | Removal from the Board | | | 10/18/2025 |
| POLICY | BOARD - CONFIDENTIALITY | Board members have a duty to maintain the confidentiality of all sensitive, privileged, or proprietary information obtained through their role. | Removal from the Board & 30-day eviction may be imposed after a review from the BOD | | | 8/16/2025 |
| POLICY | BOARD - COSULTANTS | Each Board Member may appoint one consultant, subject to Board approval. All consultants must be approved annually by the Board and are required to submit a signed confidentiality agreement each year | | | | 4/18/2026 |
| POLICY | BOARD - DUTIES | Members of the Board of Directors are expected to faithfully perform all duties and responsibilities associated with their elected or appointed position. | Written warning | Removal from the Board | | 8/16/2025 |
| POLICY | BOARD - TRANSITION | Newly elected board members will officially assume their positions 30 days after the election | | | | 8/16/2025 |
| POLICY | BUSINESS OPERATIONS - CAMP STORE | <p>The use of the name "Meramec Valley Campground" on any item for the purpose of resale or profit by members or non-members is prohibited.</p> <p>Only merchandise approved and sold through authorized campground operations (e.g., the Camp Store) may use the campground name.</p> | | | | 4/18/2026 |

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| POLICY | BUSINESS OPERATIONS - REGISTRATION - CHECK IN | All Site-to-Site Members and Public Campers must complete check-in through Campspot prior to arrival. Exclusive Members must check in and out at the lodge or through the Members App prior to arrival and departure | | | | 8/16/2025 |
| POLICY | BUSINESS OPERATIONS - REGISTRATION - CHECK OUT | All Site-to-Site Members and Public Campers must check out of their campsite by 12:00 PM on the scheduled day of departure. On Sundays, or on holiday Mondays, members and public campers are permitted to check out by 2:00 PM, provided the site is not reserved for the same day. Public campers must place their gate cards in the designated drop box upon departure to avoid additional fees. | Public will be charged an additional day. | Member - Loss of one of 45 free days or pay for additional day (member rate) | | 10/18/2025 |
| POLICY | BUSINESS OPERATIONS - RESERVATION - BOOKING DATES | Members may begin making reservations for the upcoming camp season starting on January 1st of each year. Public Reservations will open on February 15th of each year. | | | | 10/18/2025 |
| POLICY | BUSINESS OPERATIONS - RESERVATION - MEMBERS - CANCELATIONS | Members are responsible for canceling reservations they are unable to use. | Charged full price | Lose future reservations for year | | 10/18/2025 |
| POLICY | BUSINESS OPERATIONS - RESERVATION - MEMBERS - HOLIDAY WEEKENDS | Site-to-Site Members may reserve one campsite for holiday weekends a maximum of two (2) times per calendar year. This rule applies to the following holiday weekends: Memorial Day Independence Day Labor Day Halloween | | | | 10/18/2025 |

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| POLICY | BUSINESS OPERATIONS - RESERVATION - MEMBERS - LIMITS | <p>Site-to-Site Members may hold a maximum of six (6) reservations on the books at one time.</p> <p>Length of Reservation: A reservation may be made for up to 21 consecutive days.</p> <p>Lapse Requirement: After completing a stay at a site, there must be a minimum 17-day lapse before the same site may be reserved again.</p> <p>New Reservations: Once a member has checked in to a reserved site, they may immediately make an additional reservation.</p> | | | | 10/18/2025 |
| RATES | BUSINESS OPERATIONS - RESERVATION - MEMBERS - RATES | <p>Member Reservations and Dues Include:</p> <p>Deeded Membership</p> <p>45 free nights annually</p> <p>Additional nights: \$7.00 per night</p> <p>Occupancy: Includes up to 8 people per site</p> <p>Additional guests: \$5.00 per person, per night</p> | <p>"A" Campsites (Full Hook-Up: Water, Electric, and Sewer)</p> <p>Member Rates: Annual Fee: (2025) \$1,500 Dues increase 3% each year for 5 years.</p> <p>"B" Campsites (Water and Electric)</p> <p>Note: Tent campers renting a site with electric should bring a 30-amp to 110V adapter.</p> <p>Member Rates: Annual Fee: (2025) \$1,440 Dues increase 3% each year for 5 years.</p> <p>"C" Campsites (Primitive Tent Sites)</p> <p>Member Rates: Annual Fee \$725 Dues increase 3% each year for 5 years.</p> | <p>Additional Site Information</p> <p>"A" and "B" Campsites: One (1) camper and one (1) tent permitted per campsite. "C" Campsites - One (1) tent per site.</p> | | Voted 10/2020 - Included 4/2024 |

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| POLICY | BUSINESS OPERATIONS - RESERVATION - PUBLIC - CANCELATION | <p>Non-Holiday Weekend Reservations: If a reservation is canceled 48 hours or more prior to check-in (2:00 PM), a full refund minus a \$20 cancellation fee will be issued.</p> <p>If canceled less than 48 hours prior to check-in, no refund will be given.</p> | <p>Holiday Weekend Reservations: If a reservation is canceled 10 days or more prior to the reservation date, a full refund minus a \$20 cancellation fee will be issued.</p> <p>If canceled within 10 days of the reservation date, no refund will be given.</p> <p>No-Shows: Failure to check in without canceling is considered a non-canceled reservation and will result in no refund</p> | | | 10/18/2025 |
| RATES | BUSINESS OPERATIONS - RESERVATION - PUBLIC - RATES | <p>"A" Campsites (Full Hook-Up: Water, Electric, and Sewer) 30-amp: \$45.00 per night 50-amp: \$47.00 per night Includes up to 6 people per site.</p> <p>"B" Campsites (Water and Electric) Note: Tent campers renting a site with electric should bring a 30-amp to 110V adapter. 30-amp: \$43.00 per night 50-amp: \$47.00 per night Includes up to 6 people per site.</p> <p>"C" Campsites (Primitive Tent Sites) No Electric: \$30.00 per night Electric Tent Site: \$35.00 per night Includes up to 2 people per site.</p> | <p>Additional Site Information "A" and "B" Campsites: One (1) camper and one (1) tent permitted per campsite. "C" Campsites - One (1) tent per site.</p> <p>Extra Persons Per Site: Public: \$10.00 per person, per night</p> <p>Holiday Weekend Policy (Memorial Day, July 4th, and Labor Day) A minimum two-night stay is required on holiday weekends</p> | | | Voted 10/2020 - Included 50AMP 4/2024 |
| POLICY | BUSINESS OPERATIONS - REGISTRATION - GUESTS | Members must meet arriving and departing guests at the gate to give access. The office is not responsible to giving access to guests of members or public campers. | | | | 10/18/2025 |
| RULE | CAMPsites - CLOTHESLINES | Only retractable clotheslines are permitted, and they must be removed each night. | Clothesline left on site overnight or after checking out \$100 fine | | | 8/16/2025 |

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| RULE | CAMPSITES - ELECTRIC HEATERS | The use of space heaters connected to park electric is strictly prohibited | | | | 10/18/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - AWNINGS | <p>Awnings are permitted on exclusive sites with the following restrictions and requirements.</p> <p>Constructed Awnings Must be approved prior to installation by submitting a request form</p> <p>Fabric awnings do not require prior approval.</p> <p>All awning request forms must be submitted and approved at least 72 hours prior to installation.</p> | <p>The request form must include:</p> <p>A) A sketch of the dwelling and proposed awning (length, depth, and materials).</p> <p>B) The name and contact information of the licensed contractor performing the installation.</p> <p>C) Must be professionally installed.</p> <p>D) Must be inspected at each phase of construction by a Board member.</p> | | | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - CONCRETE PAD | <p>Concrete pads are permitted on exclusive sites but must comply with the restrictions and approval process outlined in this policy.</p> <p>Concrete pads must not exceed 12 feet by 40 feet (12' x 40') in size.</p> <p>All concrete pad installations require submission of a request form at least 72 hours prior to installation.</p> | <p>The request must include:</p> <p>A) A sketch showing the property line, dwelling, and proposed concrete pad.</p> <p>B) Contact information for the installer, if not the member.</p> <p>C) A list of materials to be used.</p> <p>Utility Access:</p> <p>Members should be mindful of maintaining clear access to all utilities (water, sewer, and electric). Members are encouraged to contact DigRight to have utilities marked prior to installation.</p> <p>Inspections:</p> <p>If approved, the project must be inspected at each phase of construction through completion. Inspections will confirm compliance with all guidelines.</p> | Any concrete pad installed without approval or in violation of this policy may be subject to modification or removal at the member's expense. | | 10/18/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - DECK / PLATFORM | <p>Decks and platforms are permitted on exclusive sites but must comply with the restrictions and approval process outlined in this policy.</p> <p>All new or upgraded deck/platform construction requires submission of a request form at least 72 hours prior to installation.</p> <p>The request must include: A) A sketch showing the property line, dwelling, and proposed deck/platform. B) Contact information for the installer, if not the member. C) A list of materials to be used.</p> <p>Easement Restrictions Decks/platforms must be at least 5 feet from any adjacent street and at least 3 feet from any adjacent property line.</p> | <p>Utility Access: All utilities (water, sewer, and electric) must remain easily accessible for service and repair.</p> <p>Members are encouraged to contact DigRight to have utilities marked prior to construction.</p> <p>Inspections: If approved, the project must be inspected at each phase of construction through completion.</p> <p>Inspections will confirm structural soundness and compliance with all guidelines.</p> <p>Enforcement: Any deck/platform installed without approval or in violation of this policy may be subject to modification or removal at the member's expense.</p> | | | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - DECK / PLATFORM HANDRAILS | <p>Deck and platform railings must be between 36" (minimum) and 42" (maximum) in height, with Board approval required prior to installation. Deck modifications require a request form submitted and approved at least 72 hours before installation.</p> | | | | 10/18/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - DECK ENCLOSURES | <p>Deck enclosures are permitted year-round with Board approval and an initial inspection. An annual request is required.</p> <p>All year-round enclosures are subject to an annual inspection to ensure both aesthetic standards and structural safety.</p> <p>Tarp Enclosures: Tarp enclosures are permitted only during the off-season. All tarp enclosures must be fully removed by May 1st of each year.</p> | <p>The following requirements apply to site-built deck enclosures:</p> <p>Removable window panels only. Open walls or limited to a maximum of 36-inch knee walls. Permanent insulation is not permitted. Roof rafters may not exceed 2x6. Approved roofing materials include shingles, manufactured colored tin, rubber roofing, or manufactured awnings. Barn tin is not permitted. For new construction after 4/18/2026: wall studs may be up to 2x4, and corner posts may not exceed 4x4. Permanent plumbing is not permitted. Electrical installations must meet code requirements. Ceilings must remain open rafters unless using a manufactured ceiling system.</p> <p>Manufactured roof systems and manufactured deck enclosures are permitted.</p> | <p>Annual Request Period: Request forms for deck enclosures will be accepted annually between March 1st and April 1st.</p> <p>This period allows members sufficient time to remove non-compliant enclosures or make necessary upgrades to meet approval requirements.</p> <p>Request Requirements: All requests for deck enclosures must include the following: A) A clear photo or drawing of the proposed installation location with measurements. B) A complete list of materials to be used. C) The name and contact information of the installer. D) Written acknowledgment that the installation will be inspected by the Board of Directors at each phase of construction.</p> | <p>Approval Process: Failure to comply with the approval process may result in removal of non-compliant enclosures at the member's expense.</p> | 4/18/2026 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - DECK MODIFICATIONS - Windbreaks, Privacy Panels, etc | <p>Installation of windbreaks, privacy panels, decks, or similar modifications/additions requires prior approval from the Board..</p> <p>Requests must be submitted at least 72 hours before installation begins.</p> <p>Each request must include a start and end date for the proposed installation.</p> <p>Inspection Process: All deck modifications are subject to inspection by the BOD during each construction phase.</p> <p>Completed modifications will undergo an annual inspection to ensure compliance with aesthetic standards and structural safety.</p> | <p>Request Requirements: All requests for modifications must include:</p> <p>A) A clear photo or drawing of the proposed installation location with measurements. B) A complete list of materials to be used. C) The name and contact information of the installer. D) Written acknowledgment that the installation will be inspected by the BOD at each phase of construction</p> | <p>Approval Process: Failure to comply with the approval process may result in removal of non-compliant modifications at the member's expense.</p> | | 8/16/2025 |
| POLICY | CAMPSITES - MEMBERS - EXCLUSIVE - ELECTRIC | <p>Individually Metered Sites: All exclusive sites are required to have individual meters. When a membership transfer occurs on an exclusive site, the incoming member must place the electric service in their name immediately.</p> <p>Unmetered Site Purchases from MVOA: If an exclusive site is purchased directly from MVOA without an installed meter, the member shall have ninety (90) days to install electric service and establish an individual meter in their name.</p> | <p>Member Responsibility: Exclusive site members are responsible for electric service from their camper to the meter, and from the meter to the Crawford Electric pole</p> | | | 10/18/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - FENCE | <p>Fences on exclusive sites may not exceed a maximum height of 42 inches.</p> <p>All fence installations require Board of Directors (BOD) approval prior to construction.</p> <p>A request form must be submitted and approval received at least 72 hours before installation begins.</p> <p>Requests must include fence height, materials, and installation details.</p> <p>All fences must be maintained by the owner in good condition and are subject to an annual inspection by the Board.</p> <p>Fences that are not properly maintained may be ordered removed at the owner's expense.</p> | <p>Utility Access: Fences on exclusive sites are subject to removal for utility access.</p> <p>Members will receive prior notification when removal is necessary.</p> <p>If staff removes a fence for utility access, the member is responsible for reinstalling the fence.</p> <p>Enforcement: Unauthorized, non-compliant, or poorly maintained fences may be subject to denial of approval, correction, or removal.</p> | | | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - GAZEBOS | <p>Gazebos are permitted on exclusive sites but must follow the guidelines outlined below to ensure safety, aesthetics, and compliance with community standards.</p> <p>Approval Requirements: Members must submit a request form and be approved by the Board at least 72 hours prior to installation or construction.</p> <p>Construction Standards Gazebos must be anchored securely to either a platform or ground-level concrete piers.</p> <p>All gazebo construction is subject to inspection during any phase of installation by the BOD or their designee.</p> | <p>Annual Inspections: All gazebos are subject to an annual inspection to ensure they remain structurally sound and comply with community aesthetic standards.</p> <p>Enforcement: Gazebos installed without approval, not properly anchored, or failing inspection may be subject to correction or removal at the member's expense.</p> | | | 8/16/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - GRAVEL & STRUCTURES | When MVOA accesses utilities on a member's site, the member is responsible for restoring any gravel, structures, or property disturbed during the process | | | | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - Leaves, Weeds, Lawn Waste | Members are responsible for keeping their sites free of leaves, weeds, and lawn waste | First Violation: A 14-day written warning will be issued. If unresolved, a fine of up to \$250 may apply | Second Violation: A 14-day written warning will be issued. If unresolved, a fine of up to \$500 may apply, and the site may be subject to repossession. | An additional fine of \$500 may be applied, along with a 30-day order to vacate, which can include permanent removal from the exclusive site. After an additional 30-days of non-compliance, a 24-hour notice will be given to remove personal belongings. Items left behind will be considered abandoned and become the property of MVOA. | 8/16/2025 |
| POLICY | CAMPSITES - MEMBERS - EXCLUSIVE - LENGTH OF STAY | Members may stay on site up to 364 nights per year with off-season approval. A valid mailing address, not belonging to MVOA, must be provided. | | | | 10/18/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - MODIFICATIONS | Any unauthorized modifications to an exclusive campsite are strictly prohibited | Written warning to remove within 10 days & up to \$500 fine | After 10-days - additional \$50/day for 30-days | After 30-days - Member will be given eviction notice and MVOA will begin repossession process. | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - MOLD | All visible mold on exclusive sites must be removed no later than May 1st of each year | Failure to remove mold from property will result in the following: First Violation: A written 14-day warning will be issued, requiring the site to be cleaned and brought into compliance. | Second Violation: If the issue is not resolved, a second written 14-day warning will be issued along with a minimum fine of \$250. | Continued Non-Compliance: Ongoing violations may result in a minimum fine of \$500 and a minimum 30-day order to vacate, up to and including permanent removal from the exclusive site | 8/16/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - PARK MODEL | <p>Park Models are permitted on exclusive sites but must comply with the following guidelines.</p> <p>A request form must be submitted at least 72 hours prior to installation.</p> <p>Request Requirements: A schematic manufacturer blueprint must be attached at the time of request.</p> <p>Documentation stating that the structure is titled as a Park Model must be attached.</p> <p>Easement Restrictions: Park Models must be installed at least 5 feet from any adjacent street.</p> <p>Park Models must be installed at least 3 feet from any adjacent property line.</p> | <p>Utility Access: All utilities (water, sewer, and electric) must remain easily accessible for service and repair.</p> <p>Concrete Pads/Runners: Concrete pads/runners are not required unless mandated by the manufacturer.</p> <p>If a concrete pad is to be installed, a separate request form must be submitted prior to installation.</p> | | | 2/15/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - PARK MODEL / CAMPER PLACEMENT | <p>Camper/Park Model Placement: The tongue of all campers must face the street.</p> <p>Any request to place a camper in a different orientation must be approved by the Board and the neighboring deed owners.</p> <p>Members must receive approval at least 72 hours prior to installation.</p> <p>Grandfathered Campers Campers that were previously parked in a different orientation are grandfathered in and permitted to remain as is.</p> | | | | 8/16/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - SHEDS | <p>Exclusive sites (EA) are permitted to have one shed with exterior dimensions no larger than 8' x 12'.</p> <p>Approval Requirements: All sheds must be approved by the Board prior to installation.</p> <p>Members must submit a request form and obtain approval at least 72 hours before installation.</p> <p>Grandfathered Sheds: Any shed installed on an exclusive site prior to August 15, 2020 is grandfathered in and permitted to remain as is.</p> | Sheds installed without approval, or exceeding the maximum size, may be subject to denial, modification, or removal at the member's expense | | | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - SITE NUMBERS | All exclusive sites must have the site number clearly visible from the street | Sites without a visible number will receive a 30-day written notice to comply | <p>If the site number is not properly displayed within 30 days of written notice: A \$100 fine will be assessed, and</p> <p>The site will be numbered by MVOA at the member's expense.</p> | | 6/21/2025 |
| POLICY | CAMPSITES - MEMBERS - EXCLUSIVE - Site Release and Deed Membership Policy | Members may surrender their exclusive site to MVOA with Board of Directors (BOD) approval; however, they remain responsible for all deed ownership obligations. The exclusive site and the warranty deed are not tied together | | | | 10/18/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - SITE UPGRADES | <p>Site Upgrade Approval: A request form must be submitted and approved at least 72 hours prior to installation of any upgrade or addition. The request must include the expected begin and end dates of installation.</p> <p>Request Documentation: All requests for exclusive site upgrades must include: A) A clear photo or drawing of the proposed installation location with measurements. B) A complete list of materials to be used. C) The name and contact information of the installer. D) Written acknowledgment that the installation will be subject to inspection by the Board at each phase of the installation process.</p> | <p>Annual Inspections: All exclusive sites are subject to an annual inspection by the BOD to ensure safety, structural integrity, and aesthetics.</p> <p>Removal of Site Upgrade: Members will be required to remove any additions that: Have become unsafe, Have deteriorated, or Are deemed aesthetically unpleasant by the BOD.</p> <p>Additions installed without approval, or failing inspection, may be subject to removal at the member's expense.</p> | | | 8/16/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - SKIRTING / UNDERPINNING | <p>Skirting/underpinning is permitted on exclusive sites with Board approval.</p> <p>A request form must be submitted and approved at least 72 hours prior to installation.</p> <p>Restrictions: Prohibited materials: No exposed styrofoam or plywood. Hay bales are strictly prohibited.</p> <p>Accessibility: Skirting must allow for easy access to the underside of the dwelling.</p> <p>Inspections: All skirting is subject to inspection for aesthetic appearance and structural soundness</p> | <p>Skirting or underpinning installed without approval, or in violation of these requirements, may be subject to correction or removal at the member's expense</p> | | | 8/16/2025 |

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| RULE | CAMPSITES - MEMBERS - EXCLUSIVE - TRANSFER | <p>The transfer of an exclusive site to a new member requires prior approval from the Board of Directors (BOD).</p> <p>Exclusive site ownership and deed membership are separate; therefore, all transfers must follow the official deed transfer process.</p> <p>The prospective member acquiring the exclusive site must apply for membership prior to purchase.</p> | <p>Important Notice: Failure to have the prospective member apply for membership before purchasing the exclusive site may result in denial of the application. If denied, the prospect will be refused entry into the park, will not be recognized as a member, and will be denied all member benefits</p> | | | 5/5/2024 |
| POLICY | CAMPSITES - MEMBERS - EXCLUSIVE - WATER | <p>MOA is responsible for all maintenance, repair, and replacement of water lines from the spigot to the street connection.</p> <p>MVOA will ensure these lines remain in safe, working condition.</p> <p>Member is responsible for maintenance, repair, and replacement of water lines from the water spigot to their RV or Park Model.</p> <p>Members must ensure connections are secure and in compliance with park standards.</p> | | | | 10/18/2025 |
| RULE | CAMPSITES - MEMBERS - EXCLUSIVE- UNKEMPT SITES | Exclusive sites must be kept clean and free of debris or clutter | Written 14-day warning to clean up site | Written 14-day warning with minimum \$250 fine * | Minimum \$500 fine with a minimum 30-day order to vacate up to permanent removal * | 10/18/2025 |

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| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
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| POLICY | CAMPSITES - MEMBERS - OFF SEASON CAMPING | <p>The off-season is defined as November 1st through March 1st.</p> <p>Members are permitted to stay up to 46 nights during the off-season without additional approval.</p> <p>Stays beyond 46 nights require approval from the Board.</p> <p>During the off-season, Site-to-Site Members must camp only on sites assigned by the MVOA office.</p> <p>The permitted 46 off-season nights are separate from the 45 free nights provided under regular membership benefits.</p> <p>With prior Board approval, Site-to-Site Members may remain on the same campsite for the full duration of their stay during the off-season.</p> | <p>Approval Requirements: The BOD will review the following criteria before granting approval:</p> <p>Member has maintained active membership for at least 12 consecutive months.</p> <p>All dues and usage fees have been paid on time for the prior 12 months.</p> <p>Member has a valid USPS mailing address that does not belong to MVOA.</p> <p>No formal complaints have been received against the member in the prior 12 months.</p> <p>Approval must be obtained before the allotted 46 days have been used.</p> | <p>Stays beyond the permitted limit without approval may result in restricted access (including gate card deactivation) and possible further action by the BOD.</p> | | <p>VOTED 9/25/2023 Revisited & Edited 6/21/2025</p> |
| POLICY | CAMPSITES - MEMBERS - RESERVATIONS | <p>Purpose of Policy: This policy ensures fair and consistent access to campsites for all S2S members during the camping season by regulating reservation limits and length of stay.</p> <p>Length of Stay: S2S members may occupy a campsite for a maximum of 21 consecutive days. After the 21-day stay, there must be a 17-day lapse before returning to the same campsite.</p> | <p>Reservation Limits: Members may hold up to six (6) active reservations at one time.</p> <p>Campsites may be reserved for a period of up to 21 days.</p> <p>Once a member has checked in, they may immediately make another reservation, provided the 17-day lapse requirement is observed for the same site</p> | | | <p>10/18/2025</p> |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|------------------------------------|--|--|--|--|------------|
| RULE | CAMPSITES - MEMBERS - TREE REMOVAL | Cutting down trees without authorization is prohibited. To remove a tree, a request form must be submitted. Board approval is not required for removal of completely dead trees, trimming branches, or trees with a trunk 3 inches or smaller | \$500 fine with 10-day order to vacate | \$750 fine with 15-day order to vacate | \$1000 fine with order to vacate and up to permanent removal * | 10/18/2025 |
| RULE | CAMPSITES - PARKING | Each campsite is limited to two vehicles and one camping unit. Visitors may park near the campsite (not on grass). All additional vehicles must be parked in designated areas: Main Parking Lot, Comfort Station 2, or Comfort Station 3. | This requirement has been long-standing and is now formally included in the Rules & Policies | | | 4/18/2026 |
| RULE | CAMPSITES - TARPS | Tarps are permitted on campsites during the off-season (November 1st – March 31st). All tarps must be removed from campsites by May 1st each year. | Verbal warning | Written warning & \$150 fine | | 8/16/2025 |
| RULE | CAMPSITES - TRASH | Rented Campsites - Debris/Clutter left on campsite | Verbal/written warning with 24 hours to clean up (proof included) \$100 fine | Written warning & \$150 fine | 30-day order to vacate & \$500 fine | 10/18/2025 |
| RULE | CAMPSITES - TRESPASSING | Trespassing on neighboring campsites is prohibited. This includes parking of vehicles or golf carts, and allowing children or pets to enter or remain on another campsite. (Formal Complaint) | Violation of this common courtesy is subject to order to vacate * | | | 9/16/2023 |
| RULE | CAMPSITES - WATER STRUCTURES | Hot tubs and swimming pools are not permitted. Only wading pools with a maximum depth of one foot (no chemicals) are allowed. Wading pools must be stored when not in use, clearly labeled with the site number. Storage in MVOA buildings is prohibited | Notice to remove the device immediately. | | | 9/20/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|-------------------------------------|---|--|---|--|------------|
| RULE | CAMPsites - WINTERIZING WATER LINES | All campers must properly winterize their units, including the removal of spigot splitters and other accessories. Any damage to water lines to or from the spigot is the responsibility of the camper | Site renter must pay for cost of repair | | | 10/18/2025 |
| RULE | CHILDREN - DRINKING UNDERAGE | Underage public drinking is strictly prohibited. Children are not permitted to consume or possess alcohol in any public area. | Police called & removal from park | | | 10/18/2025 |
| RULE | CHILDREN - GOLF CART DRIVING | Children are prohibited from operating golf carts unless accompanied in the front seat by a licensed adult. The licensed adult must maintain supervision and is fully responsible for the child's operation of the golf cart. | Verbal Warning | Verbal and Written warning to parent | Loss of Golf Cart Privilege for remainder of stay | 10/18/2025 |
| RULE | CHILDREN - SWIMMING AREAS | Children must be accompanied by an adult when in the swimming pool or lake areas | Verbal Warning | Written warning with loss of pool or lake privilege for remainder of the day. | Loss of pool or lake for remainder of the reservation. | 8/16/2025 |
| RULE | CHILDREN - THEFT | Children proven to have committed theft | In cases of theft, parents will be notified, and police involvement may occur. The parent is responsible for the full cost of replacing stolen items | | | 10/18/2025 |
| RULE | CHILDREN - UNRULY BEHAVIOR | Children must not engage in unruly behavior in public access amenities | Verbal Warning | Written warning to stay on site with parent | Notice to vacate and up to permanent removal * | 10/18/2025 |
| RULE | CONDUCT - DRUG USE IN PUBLIC AREAS | The use of illegal drugs or controlled substances in any public area of MVOA is prohibited | Notice to vacate and permanent ban from MVOA | | | 8/16/2025 |
| RULE | CONDUCT - FLAGS / DÉCOR | Only the United States Flag and U.S. Military Flags may be displayed. Offensive or vulgar decorations are strictly prohibited. First Responder flags and any other flags must receive prior approval from the Board of Directors (BOD). | Owner of any other flag will be required to remove their flag from public view. | | | 6/21/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--|--|--|--|--|------------|
| RULE | CONDUCT - NEGATIVITY (MVOA) | Instigating toxic behavior, hostility, or negativity among members is strictly prohibited. Concerns must be submitted through a formal written complaint in order to be reviewed | Refer to Board of Directors | Written warning | Notice to vacate and up to permanent removal * | 10/18/2025 |
| RULE | CONDUCT - NEGATIVITY (ONLINE) | Members are expected to engage respectfully, constructively, and in a manner that reflects the values of MVOA when using official MVOA social media platforms. Prohibited Conduct: Instigating toxic behavior, hostility, harassment, or negativity on any official MVOA social media platform is strictly prohibited | Refer to Board of Directors | Written warning and temporary ban from Social Media Pages & Groups | Permanent ban from Social Media Pages & Groups. Notice to vacate and up to permanent removal * | 10/18/2025 |
| RULE | CONDUCT - NOISE (After Curfew) | Excessive noise (After Curfew) - with formal complaint | Verbal warning | Verbal / written warning with 10-day order to vacate | 30-day order to vacate | 10/18/2025 |
| RULE | CONDUCT - NOISE (Before Curfew) | Excessive noise (not during quiet time) - multiple complaints from more than one source | Verbal warning | 10-day order to vacate | 30-day order to vacate | 10/18/2025 |
| RULE | CONDUCT - PHYSICAL AGGRESSION (STAFF OR BOARD) | Physical aggression, violence, or physical intimidation directed at MVOA staff or members of the Board of Directors is strictly prohibited and will not be tolerated under any circumstances. Complaints & Witnesses: Any such incident must be reported immediately and supported by a formal complaint and, when possible, witness statements | Police called and immediate removal for undetermined number of days (up to permanent removal determined by the Board of Directors) | | | 10/18/2025 |
| RULE | CONDUCT - PHYSICAL AGGRESSION (WITH WITNESS) | Any form of physical aggression, violence, or physical intimidation toward members, guests, or visitors is strictly prohibited. Allegations of physical aggression must be supported by at least one credible witness statement in order to be formally reviewed | Immediate removal for undetermined number of days (per party) pending investigation by Board of Directors | | | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|---|--|--|---|------------------------|------------|
| RULE | CONDUCT - PROPERTY DAMAGE | No person shall cause damage, destruction, or misuse of any member or public owned property. Members, guests, and visitors are fully responsible for their own actions, as well as the actions of their children, dependents, or guests | Unintentional - Must pay for cost of repair | Intentional - Police called and notice to vacate | | 10/18/2025 |
| RULE | CONDUCT - PROPERTY DAMAGE (MVOA) | Damage, destruction, or misuse of MVOA property is strictly prohibited | Written warning and Member must pay for repair(s) | Notice to vacate and up to permanent removal * | | 10/18/2025 |
| RULE | CONDUCT - SEXUAL HARASSMENT (with formal complaint) | Sexual harassment of any kind, including verbal, physical, or online misconduct, is strictly prohibited. Any allegation of sexual harassment must be submitted through a formal complaint. All formal complaints of sexual harassment will be subject to immediate investigation by the Board. | Order to vacate for undetermined number days and up to permanent ban * | | | 10/18/2025 |
| RULE | CONDUCT - THEFT | Theft of property belonging to MVOA, its members, guests, staff, or visitors is strictly prohibited. Any suspected theft must be reported immediately. | Police called & removal from park | | | 10/18/2025 |
| RULE | CONDUCT - UNRULY BEHAVIOR | Unruly, disruptive, or inappropriate behavior in public access amenities (such as restrooms, pools, playgrounds, or common areas) is strictly prohibited | Verbal warning | Removal from public access areas with potential order to stay on site for remainder of the day (determined by the Board of Directors) | 10-day order to vacate | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--|--|---|--------------------------------|---|------------|
| RULE | CONDUCT - VERBAL AGGRESSION (with formal complaint) | <p>Verbal aggression, including threats, abusive language, intimidation, or hostile remarks directed at members, guests, staff, or the Board, is strictly prohibited.</p> <p>Complaints: Allegations of verbal aggression must be submitted through a formal complaint to be reviewed.</p> <p>Investigation: All formal complaints will be subject to prompt investigation by the Board.</p> | Up to 10-day order to vacate * | Up to 30-day order to vacate * | Order to vacate and up to permanent removal * | 10/18/2025 |
| POLICY | GATE CARDS | <p>Member Gate Cards: Each member is entitled to receive one (1) gate card at no cost. A second gate card may be purchased for \$5.00. Any additional gate cards may be purchased for \$10.00 each.</p> <p>Public / Non-Member Gate Cards: Public campers are provided one (1) gate card upon arrival. The gate card must be returned at check-out. Failure to return the gate card at check-out will result in a \$25.00 replacement charge</p> | | | | 10/18/2025 |
| POLICY | GATE ENTRY / EXIT | <p>Only one vehicle may enter or exit through the gate at a time.</p> <p>Tailgating or attempting to pass through the gate with multiple vehicles on a single entry is prohibited.</p> | Any damage caused to the gate while entering or exiting will result in a \$100 penalty assessed to the responsible member or guest. | | | 9/16/2023 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|-------------------------------------|---|--|---|---|------------|
| RULE | GOLF CARTS - CHILDREN DRIVING | <p>Children are prohibited from operating golf carts unless accompanied in the front seat by a licensed adult.</p> <p>The licensed adult must maintain supervision and is fully responsible for the child's operation of the golf cart.</p> | Verbal Warning | Verbal and Written warning to parent | Loss of Golf Cart Privilege for remainder of stay | 10/18/2025 |
| RULE | GOLF CARTS - PERMITTED VEHICLES | <p>Prohibited Vehicles The operation of go-carts, ATVs, buggies, or any unlicensed gas-powered vehicles is strictly prohibited within the boundaries of the campground.</p> <p>Permitted Vehicles Electric scooters, bicycles, wheelchairs, and similar devices are permitted, provided they comply with the posted 10 MPH speed limit.</p> | The Board of Directors reserves the right to prohibit the use of gas and/or electric-powered recreational vehicles at any time, at its discretion, for safety or operational reasons | | | 8/16/2025 |
| RULE | GOLF CARTS - REGISTRATION | <p>All golf carts must be registered with MVOA by May 1st of each year.</p> <p>Proof of insurance is not required at the time of registration, but valid insurance must be maintained while the golf cart is on MVOA property</p> | Verbal warning | Loss of Golf Cart Privileges until registration is obtained | Notice to remove golf cart from premises | 10/18/2025 |
| RULE | GOLF CARTS - SPEEDING | Speeding, reckless driving, or unsafe operation of golf carts on MVOA property is strictly prohibited. All golf cart drivers must abide by the 10MPH speed limit. | Verbal warning | Loss of golf cart privileges for remainder of stay | Loss of golf cart privilege for the remainder of the season | 10/18/2025 |
| RULE | GOLF CARTS- HEADLIGHTS & TAILLIGHTS | <p>Golf carts operated after dusk must be equipped with functioning headlights and taillights.</p> <p>Golf carts without proper lighting must remain parked during night hours</p> | | | | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--|---|--|---|--------------------------------------|------------|
| RULE | LAKE - CHILDREN | <p>All children under the age of 16 must wear a properly fitted life vest when they are in the lake and outside of designated swimming areas.</p> <p>Within designated swimming areas, children must still be closely supervised by a parent or guardian at all times.</p> | Verbal warning | Written warning of potential loss of lake privileges | Loss of lake privileges | 3/21/2026 |
| RULE | LAKE - FISHING | All individuals fishing on MVOA property must comply with all posted fishing rules and regulations | Verbal warning & \$100 fine | Written warning of potential loss of lake privileges & \$150 fine | Loss of lake privileges & \$500 fine | 10/18/2025 |
| RULE | LAKE - POLLUTION | <p>Pollution of the lake, including dumping trash, chemicals, or other harmful materials, is strictly prohibited.</p> <p>Violations must be supported with proof (such as witness statements, photos, or staff confirmation)</p> | Written warning to clean up & \$150 fine | Immediate eviction from park & \$500 fine | | 10/18/2025 |
| RULE | LAKE - SWIMMING | <p>Swimming is permitted only in clearly designated areas.</p> <p>All posted swimming pool rules also apply to lake swimming.</p> <p>Fishing is not allowed in posted swimming areas.</p> <p>Canoes, kayaks, and other watercraft are prohibited within designated swimming zones.</p> <p>All individuals must comply with posted signs and staff instructions.</p> <p>Safety regulations are enforced to protect all lake users.</p> | Verbal Warning | Written warning of potential loss of beach privileges. | Loss of beach privileges | 6/21/2025 |
| RULE | MAINTENANCE - MEMBERS - PARK EQUIPMENT | <p>Members are prohibited from using park-owned equipment without prior authorization.</p> <p>Prior approval must be granted by the Board of Directors for each specific occurrence of equipment use</p> | Written warning | Member will no longer be permitted to use park equipment | | 8/16/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|----------------------------------|--|---|-------------|-------------|------------|
| POLICY | MEMBERSHIP - 30 for 30 INCENTIVE | <p>The 30 for 30 Volunteer Incentive program is available to members year-round. 30 volunteer hours for 30 nights of free usage.</p> <p>Incentives earned under this program do not roll over to the following year.</p> <p>Approval Requirement: Participation and credit for volunteer hours require board approval.</p> <p>Documentation: A time card detailing tasks performed and hours worked must be completed and turned in to receive credit.</p> | <p>Conditions: Only approved tasks will qualify toward incentive hours.</p> <p>Hours must be logged accurately and submitted in a timely manner</p> | | | 10/18/2025 |
| POLICY | MEMBERSHIP - 45 FREE NIGHTS | <p>Each deed is permitted 45 free nights of usage per year.</p> <p>Members with a past due balance are prohibited from using any portion of their 45 free nights until the balance is paid in full.</p> <p>Free nights are non-transferable and may not be shared with friends, family, or other non-deeded individuals.</p> | <p>Unused free nights do not carry over to the following year.</p> <p>Misuse of this policy may result in forfeiture of free night privileges or additional disciplinary action as determined by the Board.</p> | | | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|---------------------------------------|---|--|-------------|-------------|-----------|
| POLICY | MEMBERSHIP - APPLICATION PROCESS | <p>Any individual assuming a deed, whether from another member or directly from MVOA, must submit a membership application for approval.</p> <p>If a membership application is denied, the applicant must wait one (1) year before reapplying.</p> | <p>Grounds for Denial (Within 10 Years):</p> <ul style="list-style-type: none"> Filed for bankruptcy Been convicted of theft Defaulted on rent payments Engaged in vandalism <p>Grounds for Permanent Denial (Anytime)</p> <p>Membership applications will be denied at any time if the applicant has:</p> <ul style="list-style-type: none"> Prior collections owed to MVOA A history of child endangerment | | | 5/18/2024 |
| RULE | MEMBERSHIP - APPLICATION REQUIREMENTS | <p>Board Approval Requirement: The transfer of a deed to a potential new member must be approved in advance by the Board of Directors.</p> <p>Documentation Requirement: Potential new deed owners must provide a valid driver's license to the Board of Directors and submit an application for membership to be considered for approval.</p> <p>The Board will conduct an MVOA history check prior to approving the deed transfer</p> | | | | 5/5/2024 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--------------------------------------|--|--|---|---|----------------------------|
| POLICY | MEMBERSHIP - DEED TRANSFER / UPGRADE | <p>Upgrading to an MVOA-Owned Deed (MVOA to Member) (Examples: "C" to "B", "B" to "A", "A" to "EA")</p> <p>MVOA will assume the existing deed, provided the member has no outstanding balance on their account as of the date of transfer.</p> | <p>Transferring to a Member-Owned Deed (Member to Member) (Examples: "C" to "B", "B" to "A", "A" to "EA", "EA" to "EA")</p> <p>No outstanding Balance: Both the Grantor (seller) and the Grantee (buyer) must have no outstanding balance on their respective accounts as of the date of sale.</p> <p>Documentation Requirements: The Grantee must submit the following documents for consideration and approval: Member Application Acknowledgment of Deed Ownership Non-Occupancy Agreement Acknowledgment of MVOA Rules & Policies</p> | <p>Ownership of multiple deeds: The Grantee (buyer) is responsible for all membership dues associated with both the original and newly acquired deeds. MVOA will only assume responsibility for the original deed in the event of the member's death, a documented medical illness, or with prior approval from the Board of Directors</p> <p>Final Approval: All deed transfers and upgrades are considered pending until: All required documents have been submitted, signed and notarized. All applicable payments have been received Approval has been granted by the Board of Directors</p> | Document fee of \$75.00 per deed is required for all transfers. | 8/16/2025 |
| POLICY | MEMBERSHIP - DEEDS | The minimum age to hold a deed is 21 years. | This requirement has been long-standing and is now formally included in the Rules & Policies | | | 4/18/2026 |
| POLICY | MEMBERSHIP - DUES | <p>Previous Annual Dues "A" Membership: \$1,200 "B" Membership: \$1,140 "C" Membership: \$425</p> <p>Current Annual Dues "A" Membership: \$1,500 "B" Membership: \$1,440 "C" Membership: \$725</p> | <p>Scheduled Increases Beginning in 2026, annual membership dues will increase by 3% per year.</p> <p>Annual increases will continue through 2030, after which a member vote will take place to determine whether to continue with the annual rate increase.</p> | | | Members Vote 10/19/2024 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|-------------------------|--|--|-------------|-------------|------------|
| POLICY | MEMBERSHIP - PAYMENTS | <p>Members may pay their membership dues in person or online.</p> <p>Dues are invoiced electronically and may be paid in the amount of the monthly minimum due or in any amount above the minimum.</p> <p>Effective January 1, 2026, ACH payments will also be accepted as an approved method of payment.</p> <p>Due Date: The monthly minimum payment must be received by the 1st of each month.</p> | <p>Delinquency: If the monthly minimum due is not paid by the 15th of the month:</p> <p>Member gate cards will be deactivated.</p> <p>The collection process will begin.</p> <p>A late fee will be assessed in accordance with MVOA's fee schedule.</p> | | | 1/1/2024 |
| POLICY | MEMBERSHIP - QUIT CLAIM | <p>Deeds cannot be quit claimed to MVOA. Deeds must be processed by MVOA only.</p> <p>Members remain responsible for membership dues until all outstanding balances are paid in full and the deed transfer is completed in accordance with MVOA procedures.</p> <p>Personal attorney-prepared documents for deed transfers are not permitted.</p> | | | | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--------------------|---|---|---|---|------------|
| POLICY | MEMBERSHIP - USAGE | <p>Both Site-to-Site Members and Exclusive Site Members are allotted 45 nights of camping per calendar year.</p> <p>Members who camp beyond 45 nights in a calendar year will be charged \$7.00 per night for each additional night.</p> <p>Tracking Responsibility: Office staff will record member camping usage. However, members are solely responsible for tracking their own usage.</p> <p>Payments: Members are required to make timely payments for any camping fees incurred. Payments are accepted in the office. Payments are due at the end of each month for additional nights used beyond the 45-night allowance.</p> | <p>Penalties for Non-Payment</p> <p>If usage payments are not made on time, member gate cards will be deactivated.</p> <p>Continued non-payment will result in late fees and may lead to referral to collections in accordance with MVOA policies.</p> | | | 10/18/2025 |
| RULE | PET - AGGRESSION | <p>Aggressive behavior by pets off the campsite is strictly prohibited.</p> <p>Owners are fully responsible for the actions of their pets, including any harm or disturbance caused to other members, guests, or pets.</p> <p>Formal complaints regarding pet aggression must be submitted immediately to assist the Board in addressing the matter efficiently.</p> | No injury: Verbal Warning | No Injury 2nd offense: Owner will be asked to remove pet from the campground. | In the event that a pet causes injury to another pet or a person, the pet owner shall be held fully liable for any and all resulting damages. Additionally, a \$500 fine will be imposed, and the aggressive pet will be subject to immediate and permanent removal from the property | 8/16/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--------------------------------|--|--------------------------------------|---|--|------------|
| RULE | PET - CONTAINMENT | <p>All pets must be properly contained within a member's campsite or kept on a physical leash when outside the campsite.</p> <p>Shock collars and electric fencing are not considered acceptable substitutes for a leash or secure containment system</p> | Verbal warning | 10-day order to vacate | | 8/16/2025 |
| RULE | PET - NOISE (formal complaint) | <p>Pets must not create excessive or continuous noise that disturbs other members, guests, or the peaceful environment of MVOA.</p> <p>Incidents of pet noise nuisance must be submitted through a formal complaint process to be reviewed by the Board.</p> <p>Owners are fully responsible for ensuring their pets are managed in a way that prevents ongoing noise disturbances</p> | Verbal warning | Written warning and \$50 fine | \$100 fine with possible eviction from the campground. | 8/16/2025 |
| RULE | PET - PET WASTE | <p>Pet owners are required to clean up after their pets immediately in all areas of MVOA property.</p> <p>Violations must be supported by proof before action is taken.</p> <p>Pet owners are fully responsible for properly disposing of pet waste in designated receptacles.</p> | Verbal warning & owner must clean up | \$50 fine and written warning | Pet will be banned from park | 10/18/2025 |
| RULE | SAFETY - BURN BAN | <p>All fires, including leaf burning, campfires, or recreational fires, are strictly prohibited during an official burn ban.</p> <p>MVOA will notify members and guests when a burn ban is in effect through posted notices, digital communications, or direct announcements.</p> <p>It is the responsibility of members and guests to stay informed of these notifications</p> | Verbal Warning | \$250 fine with a 10-day order to vacate. | | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|---------------------------------|---|--|---|--|------------|
| POLICY | SAFETY - BURNING LEAVES / WEEDS | <p>Leaves may be bagged and taken to the designated burn pile.</p> <p>Leaves should not be burned in communal areas unless prior approval is obtained from MVOA management.</p> <p>Burning Restrictions Leaves must not be burned on dry or windy days.</p> <p>The burn area must be kept clear of dry grass and weeds.</p> | <p>Burning Procedure Leaves should be gathered into a small pile and gradually added as the pile burns down.</p> <p>A water hose, shovel, and rake must be kept nearby at all times during burning.</p> <p>Fire Safety Fires must never be left unattended under any circumstances</p> | | | 10/18/2025 |
| RULE | SAFETY - WEAPONS | The use of weapons within the campground is strictly prohibited | Police called & removal from park | | | 10/18/2025 |
| POLICY | STORAGE - REGISTRATION | <p>Annual Registration Requirement: All members utilizing the storage lot must submit a completed annual registration form to MVOA. Registration forms are due no later than January 15th of each year</p> | <p>First Violation: Written warning issued.</p> | <p>Second Step: Tenant will be notified in writing. The stored property will have an MVOA lock placed on it until compliance is met. A \$100 fine will be applied.</p> <p>After 30 Days of Second Notice: An additional \$150 fine will be applied while the camper remains locked.</p> | <p>Failure to Comply Beyond 30 Days of Third Notice: Property will be considered abandoned and subject to removal. An additional \$500 fine will be imposed.</p> <p>If the property is deemed abandoned, the tenant will also incur a monthly storage rate until the collection process is satisfied to gain access to the storage facility up to the point that the property has been removed by MVOA.</p> <p>Loss of Future Storage Privileges: Members who allow property to reach the abandonment stage will forfeit the right to utilize MVOA storage facilities in the future.</p> | 8/16/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|-------------------------------------|---|---|--|--|------------|
| POLICY | STORAGE - SPOTTING | <p>Advance Request: Camper spotting requests must be submitted at least 72 hours in advance.</p> <p>Requests made with less than 72 hours' notice may be subject to an increased spotting fee, depending on staff availability.</p> <p>Spotting Fees: Onto Site: \$20 From Site: \$15</p> <p>Fees must be paid at the time the reservation is made.</p> <p>Service Availability: Camper spotting service is not guaranteed and is dependent on staff availability.</p> | <p>Camper Readiness: All campers must be ready for hook-and-go before spotting services are provided.</p> <p>Campers that do not meet readiness requirements will not be spotted.</p> <p>Spotting to Site Requirements: Tires must be aired.</p> <p>Electric battery must be operational, if applicable.</p> <p>Spotting from Site Requirements: Tires must be aired.</p> <p>Camper must be completely unhooked with jacks up before spotting.</p> | | | 8/16/2025 |
| RULE | SWIMMING POOL / LAKE - GLASS | No glass containers, bottles, or objects of any kind may be brought into designated swimming areas. | Verbal warning to remove glass from swimming area \$100 fine | Ban from swimming area for the remainder of the day \$150 fine | Permanent ban from swimming areas \$500 fine | 10/18/2025 |
| RULE | SWIMMING POOL / LAKE - POP UP TENTS | Pop-Up Tents must be removed from the pool deck / lake beach nightly. | If pop-up tent is left in swimming area after hours, it will be removed and become property of MVOA. | | | 6/21/2025 |
| RULE | SWIMMING POOL / LAKE - STYROFOAM | No Styrofoam materials, including but not limited to coolers, cups, floats, or containers, are allowed within designated swimming areas. | Verbal Warning & \$100 fine | Written warning and order to clean up debris \$150 fine | Order to vacate swimming pool area \$500 fine | 10/18/2025 |
| RULE | SWIMMING POOL / LAKE - TRASH | Guests must not leave behind any trash, debris, or personal waste in designated swimming areas | Verbal warning & must clean up \$100 fine | Written warning, clean up & \$150 fine | Loss of swimming privilege & \$500 fine | 10/18/2025 |
| RULE | SWIMMING POOL / LAKE - WRISTBANDS | Wristbands are required to swim at the campground | Verbal Warning | Pool / Beach ban for the remainder of the day | | 10/18/2025 |
| RULE | TRASH - DUMPING | <p>Dumping of waste or trash in unauthorized areas is strictly prohibited.</p> <p>All waste and trash must be disposed of in designated receptacles or approved disposal areas provided by MVOA</p> | Verbal warning and remove waste | Written warning with minimum \$50 fine * | Second offense will result in a minimum \$100 fine * | 10/18/2025 |

MVOA Rules Policies

| RULE/POLICY | RULE AND/OR POLICY | SUBJECT | 1st OFFENSE | 2nd OFFENSE | 3rd OFFENSE | VOTE DATE |
|-------------|--------------------|---|---------------------------------|--|--|------------|
| RULE | TRASH - DUMPSTERS | <p>Waste or trash that does not belong in MVOA dumpsters may not be disposed of in them.</p> <p>Violations must be supported by proof (such as witness statements, photos, or staff confirmation)</p> | Verbal warning and remove waste | Written warning with minimum \$50 fine * | Member will be held responsible for all additional costs added to the MVOA trash bill as a result of improper disposal | 10/18/2025 |