

Exhibit A
to
Rules and Regulations for The Cottages Homeowners' Association, Inc.
Use of Lakefront Dock and Boat/Personal Watercraft Slips

The following provisions shall apply to the use of the dock and boat/personal watercraft slips comprising a part of the amenities associated with the Cottage Community:

General:

- Use of the dock and the boat/personal watercraft slips by a homeowner, his guests and invitees shall be at their risk.
- For a homeowner or such homeowner's guests or invitees to use the dock or a boat/personal watercraft slip, such homeowner must present to the HOA's designated representative a certificate of insurance in such form and evidencing such coverages as such representative may require;
- Except as herein provided otherwise, the expenses of maintaining the dock and the boat/personal watercraft slips will be borne by the HOA;
- Risk of loss or damage to the dock and/or any boat/personal watercraft slip shall be borne by the HOA, except in cases where such loss or damage is a direct result of the negligence or unlawful use thereof by the homeowner or its guests or invitees.

Dock Tie-Up:

- No boat/personal watercraft greater than 16 feet in length may be tied up at the dock at any time, and then only in a location that will not unreasonably impede or limit another homeowner from accessing his boat/personal watercraft slip;
- No boat/personal watercraft may be tied up at the dock for more than two hours on any given day, and may not be left in place overnight without the prior consent of the HOA's designated representative;
- Any boat/personal watercraft tied up at the dock must be owned or leased by a homeowner or the guest or invitee of such homeowner;
- Subject to the preceding rules, tie-up space will be available on a first-come/first-served basis.

Use of Boat/Personal Watercraft Slips:

- The exclusive use of a boat/personal watercraft slip will not be awarded to any party unless and until such party has executed and delivered a ground lease for a specific lot in the Cottage Community;
- Each homeowner will be entitled to the exclusive use of one selected boat/personal watercraft slip for the term of such homeowner's ground lease, and will be entitled to select one of the available boat/personal watercraft slips (i.e., a slip not theretofore awarded to another homeowner) as soon as such party has executed and delivered a ground lease for a specific lot;

- Except for the lease of a boat/personal watercraft slip by a homeowner to another homeowner (which is expressly permitted), a boat/personal watercraft using a slip must be owned or leased by a homeowner or such homeowner's guest or invitee;
- The cost of maintaining a boat/personal watercraft slip awarded to a homeowner for such homeowner's exclusive use will be paid for by the HOA; provided, however, that the homeowner shall be liable for any damage or destruction to such slip and other water structures/property in the area caused by the negligent or unlawful use of such boat/watercraft by such homeowner, its guests and invitees.
- Each homeowner using the dock or any boat/personal watercraft slip shall be responsible for insuring such use against personal injury and damage to property in such amounts as reasonably may be required by the designated representative of the HOA.
- All boat/personal watercraft slips in use must be equipped with a hoist capable of lifting the subject boat/personal watercraft out of the water when not in use. No such hoist shall have a canopy, and may only be powered by hand or with solar energy.
- No party shall store any items on the dock, including footlockers and other similar items, without the prior written consent of the Board of the HOA or its designee, which consent may be denied or withheld depending on the size of the item and the potential inconvenience to other users of the dock and the boat/personal watercraft slips.

Other:

- The right to use a boat/personal watercraft slip is not absolute. If a homeowner and/or such homeowner's guests or invitees fail to cooperate and/or comply with these rules, their rights to use such boat slip may be modified or curtailed by the Board of the HOA. The boat/personal watercraft slips are intended as an amenity for homeowners and their guests and invitees, and in no event may any boat/personal watercraft slip, whether its use is controlled by a homeowner, the HOA or the developer of the Cottage Community, be used for any commercial purpose, including its rental to any person not a homeowner. The Board of the HOA, will have the sole authority to interpret these rules, and the conclusions of such party will be final and binding on all homeowners and other interested parties.
- These rules may be amended and supplemented from time to time by the Board of the HOA; provided, however, that in no event may a homeowner who is granted the exclusive right to use a boat/personal watercraft slip during the term of such homeowner's ground lease as provided above have such right outright revoked without such homeowner's prior written consent.

The foregoing provisions are intended to be a supplement to the HOA's Rules and Regulations as aforesaid, as in effect from time to time.

Last Revised 10-19-2022