

**EXHIBIT 4**  
**Rules and Regulations**

Revised September 2022

**THE COTTAGES AT WINDING CREEK**  
**CONDOMINIUM. ASSOCIATION, INC.**  
**RULES AND REGULATIONS**

The Board of Directors publishes the rules and regulations set forth below for information and guidance of all residents.

Your cooperation in observing the rules listed below will ensure that our condominium community continues to be a pleasant and attractive place in which to live.

ALL UNIT OWNERS MUST INSTRUCT THEIR GUESTS AND TENANTS TO OBEY ALL RULES AND REGULATIONS OF THE COTTAGES AT WINDING CREEK CONDOMINIUM ASSOCIATION, INC. Unit owners are responsible for complying with the CWC Rules and Regulations, whether they live in the condo unit or elsewhere. Unit owners who rent or lease their unit are responsible for the conduct of their tenants. Any infraction of the rules shall be directed to the owner of the unit.

**TENANTS MUST BE FURNISHED A COPY OF THE RULES AND REGULATIONS UPON SIGNING OF LEASE. OWNERS SHALL PROVIDE THE HOA A SIGNED RECEIPT THAT THE TENANT HAS RECEIVED A COPY OF THE RULES AND REGULATIONS.**

No unit owner shall make any alteration, decoration, repair, and replacement, change of paint, glass panes, or other enclosures on balconies or any other part of the units, common elements or any condominium building without prior written approval from the Board of Directors. Thus, the Board of Directors of the Association must approve installation of storm doors, floor covering on balconies and hurricane enclosures. The board will consider written requests specifying the color and materials specifications.

**Rule Changes** — The Board of Directors reserves the right to change, revoke, revise, or add to the existing Rules and Regulations.

**GENERAL RULES**

- 1) All owners/residents must complete and return to the Association a PURCHASE/LEASE DATA SHEET. All owners shall provide the HOA and Property Management with their email and postal address for HOA mailing purposes.
- 2) No invasive method such as hammering, drilling, or affixing by nails, screws, or hooks thereby making an alteration to the exterior surface of the common elements is allowed i.e., NO HOLES IN THE BUILDING SURFACE.
- 3) As a reminder, owners do not own the grounds in front or behind of the condo unit as these are common areas and belong to all owners. **You may not remove plants installed by the association or decorate the common areas in front of the buildings.** If you rent your unit, make sure you enforce these rules with your tenant as the condo owner is responsible for the tenant's actions. Any owner caught violating these rules may be held financially responsible for repairs.

- 4) **Limited Common Area.** Potted plants and tasteful decorative items are allowed in the limited common area by your front door, i.e. gray painted area. All items must not exceed 48” in height, i.e. outdoor stand, pot and plant together must not exceed 48” in height. The owner takes complete responsibility for any insurance claims for and falls or injuries sustained by anyone tripping over items placed by the owner in the limited common area. In case of a **hurricane warning**, all items placed in the limited common area and lanai including your doormat must be removed for safety.

**Solar Lights** - Small, no higher than 12”, solar lights for illumination and landscaping shall be allowed as long as a sketch is submitted to the Architectural Board PRIOR to installation and approved by the BOD. The lights may not exceed past the sidewalk and shall not disturb neighbors. Light fixtures shall be black with clear glass for lighting. Glass or ceramic solar lights are prohibited. The owner takes complete responsibility for insurance claims, for any falls or injuries sustained by anyone tripping over solar lights, or any items, placed by the homeowner in the common area.

**Storm Doors** – Storm doors are allowed. There are two approved styles of storm doors. Owners should check with Management Company for specific details.

**Portable Pools/Slides** – Portable, inflatable, children’s pools or water slides are not allowed in the grassy areas as they are harmful to the landscaping. These water features may only be used in owner driveways and shall be stored away overnight.

- 5) **Front Common Area** Defined as the area immediately adjacent to your Limited Common Area (gray painted area) by your front door. No pots, gnomes, bird feeders or any other ornamental items made of iron, stone, wood, or plastic are allowed in the common area. In case of a **hurricane warning**, all items placed in the common area by the homeowner must be removed for safety.
- a) Potted plants are allowed on the gray painted porch area only.
  - b) A single shepherd’s hook may be used adjacent to the gray painted area of porch.
  - c) Limit of one garden flag adjacent to gray painted area of porch.
  - d) Solar lights must match description in Section 3 above and approved PRIOR to installation.
  - e) The common areas in front of each building may be planted by any building resident. **However, plants installed by the Association may NOT be removed.** Plantings should be low-growing plants, native to northeast Florida region. See list attached at end of Rules for plant suggestions. Any mulching used should be brown in color.
  - f) Modifications to the Front Common Area shall be considered with a sketch and description of the project submitted to the Architectural Board Prior to any work/planting being undertaken and approved by CWC Board of Directors.
  - g) The owner takes complete responsibility for maintenance of any flower/plant placed in the limited or back common areas, including insurance claims, for any falls or injuries sustained by anyone tripping over any items, placed by the homeowner in the back common area.
  - h) **Hoses are to be stored in garages only, not outside at the spigot.**
- 6) **Back Common Area** Defined as the mulched common area immediately behind your lanai or screen in your back patio. Owners may plant flowers and plants behind their condo no further than 4’ feet from the back of lanai and no wider than 14’ feet or no wider than the width of the rear of the condo. The plants may not exceed 4’ feet in height. Plantings must be 6” inches from the sod for landscaper to cut and trim lawn. Any mulching used should be brown in color. Refer to Rule 5(f) for process **prior** to making any changes.

- a) Modifications to the Back Common Area shall be considered with a sketch and description of the project submitted to the Architectural Board Prior to any work/planting being undertaken and approved by CWC Board of Directors.
- b) The owner takes complete responsibility for maintenance of any flower/plant placed in the limited or back common areas, including insurance claims, for any falls or injuries sustained by anyone tripping over any items, placed by the homeowner in the back common area.
- c) Owners may plant on end of patio if it is already a mulched area (Units 1 and 8 only).
- d) Owners may plant on either side of patio door.
- e) No planting between condo and A/C units. Building Code specifies there must be at least a 36" inch clearance between the A/C units (in multiple A/C groupings) and at least 32" inches from condo unit to back of A/C unit.
- f) Owner-planted unsightly or dead plants are not allowed and must be removed.
- g) Ornamental items may be placed in the mulched areas only. Garden flags shall not exceed 10.5" x 15" in size and flag holder shall not exceed 4' in height. Limit of one garden flag in back area.
- h) Hummingbird feeders are allowed behind buildings but not bird feeders that use bird seed as they attract rodents and create weeds in the landscape.
- i) Owners/residents may have 1 double or 2 single-hook shepherds' hooks in the mulched areas only.
- j) Pavers or stepping stones shall be limited to the width of lanai and length shall extend out to the grass area only. No gravel may be used.
- k) In case of a **hurricane warning**, all items placed in the back common area by the homeowner must be removed for safety, except for embedded plants/flowers.
- l) Inspections of all exterior properties will be conducted quarterly. Owners/tenants will be notified by USPS mail and on unit door of any non-compliance issues. Owners/residents will have 30 days to comply. Failure to comply may result in fines.

**7) Flags and Flagpoles** Each owner may display one (1) portable, removable United States flag or official flag of the State of Florida in a respectful manner and, on Armed Forces Day, Memorial Day, Flag Day, Independence Day, September 11<sup>th</sup>, and Veterans Day, portable, removable official flags, not larger than 3' feet by 5' feet, that represent the US Army, Navy, Air Force, Marine Corps, or Coast Guard in a respectful manner. All flags must be maintained in good condition. Lighting is required for nighttime display of the American Flag. No invasive method such as hammering, drilling, or affixing by nails, screws, or hooks thereby making an alteration to the exterior surface of the Common Areas is allowed. Owners may place an adhesive hook, adhesive bracket, or any other non-invasive material to the exterior of the front door and/or front door frame for the purpose of flying the allowed flags described above. In the event the Owner/Resident damages the exterior of the front door, front door frame, or any other exterior surface of the Unit, the Owner will be responsible for the cost of repair and replacement of all damaged materials.

**8) Seasonal decorations** for all Federal holidays and Halloween are permitted and shall be displayed only during the holiday periods.

- a) Laser light displays are allowed with consensus of immediate neighbors.
- b) **Fireworks and projectiles used as noise-makers or to illuminate the sky or nearby areas may not be stored, lighted, exploded, or launched in or from any unit, the Common Areas, or the Limited Common Areas.**

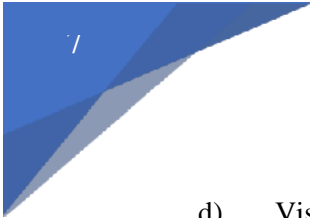
**c) For the purpose of these rules, the Christmas or Hanukkah holiday decoration period is from Thanksgiving through January 6<sup>th</sup>. All other holiday periods are (1) one week prior to the holiday to which the decorations are related until one (1) day after said holiday.**

**d) The owner takes complete responsibility including insurance claims for any falls or injuries sustained by anyone tripping over any items placed by the homeowner in the limited or common areas.**

- 9) The common elements of the condominium property shall not be obstructed in any manner and shall be kept free and clear of rubbish, debris, and other unsightly or unsanitary material.
- 10) No articles shall be hung or shaken from any unit onto the common elements of the condominium property.
- 11) No unit owner shall throw, sweep, or allow to fall any article or water from his unit onto the common elements of the condominium property.
- 12) No article shall be attached to, erected upon, installed, or affixed to the roof of a unit or upon the other common elements of the condominium property.
- 13) Employees of the Association shall not be sent off the condominium property by any unit owner at any time for any purpose, nor shall any unit owner direct, supervise, or in any manner attempt to assert any control over the employees of the Association.
- 14) Unit owners' complaints regarding the maintenance and operation of the condominium shall be made in writing to the Management Company for review by the Board of Directors of the Association.
- 15) Children shall be supervised by their parents or the unit owner they are visiting at all times.
- 16) Those unit owners who violate these rules shall be responsible for all costs incurred by the Association, including court costs and a reasonable attorney's fee, in the process of rectifying the non-compliance. These costs shall also include the removal of all articles, vehicles, and substances from the condominium property, which were placed thereon in violation of these rules.
- 17) Excessive noise and/or nuisance by owners, residents, their guests and workers are prohibited.
- 18) Dryer Vents: Cleaning and maintenance of dryer vents are the responsibility of owner. Resulting damages due to filthy dryer vents are the responsibility of the owner.
- 19) Everyone is requested to control loudness of group gatherings, TV, radios, and/or stereos, especially during evening and night hours when windows are open, as sound is carried on the airways.
- 20) **RENTALS:** Any unit owner desiring to lease or sell his/her unit must submit an application accompanied by a check in the amount of \$100.00 ("Administrative Fee") made payable to The Cottages at Winding Creek Condominium Association, Inc. at least ten (10) days prior to the effective date of the proposed lease or sale.

For all units that are rentals, owners shall provide the HOA and Property Management with the name, phone numbers and email address, prior to the tenant moving into unit. The owner shall provide the HOA with a signed receipt that the tenant has received a copy of the Rules and Regulations.

- 21) No sign, poster, display, billboard or other advertising device of any kind including, without limitation, "FOR SALE", "FOR RENT", security service or construction signs shall be displayed on any portion of the Units, Limited Common Elements or Common Elements, Association Property or elsewhere in the Building without the written consent of the Association unless such signs are the standardized signs approved by the Board of Directors for such purpose. The following signs shall be permitted: bulletin boards, entrance, directional, informational and similar signs used by the Association.
- 22) Any request for condominium records must be in writing, with the agreement that the requestor will pay \$.25 per page, plus postage.
- 23) Eligibility for service on the Board of Directors is restricted to members of the Association only.
- 24) **POSTING OF MEETING DATES**  
All meeting notices will be posted in a conspicuous place at the clubhouse and community mailboxes. Each unit owner requesting to speak or comment on any specific item listed in the Board Meeting agenda will be allowed a maximum of three (3) minutes for his/her comments.
- 25) **PATIOS, BALCONIES AND WALKWAYS**
  - a) No floor coverings shall be applied to any patio or balcony deck unless approved by the Association. The Association reserves the right to require that the Unit Owner of Units with such additional floor coverings on the attached patio or balcony maintain, repair and replace such coverings.
  - b) Laundry, rugs, towels, bathing suits, mops or other similar articles shall not be hung or spread on the common elements of the condominium property where it would be visible from outside the Unit. Articles of any sort shall not be beaten, cleaned or dusted by handling or extending same from any window, door, or over railings. Items shall not be placed on the grass area for cleaning or painting.
  - c) You must **dispose of cigarettes butts appropriately**, do not throw over patios or balconies.
  - d) No chairs or other similar items are permitted on the sidewalks in front of garages or units at any time. No furniture shall be stored or left outside overnight in the common areas.
  - e) No hot tubs or similar structures shall be installed on any patio or balcony deck.
  - f) Grills – Grills (charcoal, gas, smokers) must be used 10' feet from the condo structure on paved/driveway areas only. **Grills (charcoal, gas, smokers) must be stored in garages only, not on patios or balconies. Grills shall not be left outside overnight.** Electric grills may be used on patios.
- 26) **PARKING**
  - a) Residents should advise their guests of the visitor parking locations.
  - b) Other than in the driveways serving each Unit by Unit owners or their guests, only designated parking spaces should be utilized.
  - c) Owners must utilize their garage for parking one vehicle.

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- d) Visitor and pool parking spaces should NOT be used for long-term parking. Long-term parking shall be defined as parking in the same space continuously for fourteen (14) or more days without movement.
  - e) **NO OVERNIGHT PARKING OF THE FOLLOWING:** Trailers, commercial vehicles, motor homes or any vehicles which bear any markings visible from outside or any vehicle which carries commercial equipment, tools, ladders, paint cans, or supplies within the bed, with camper provisions for external hook-up and/or other living accommodations, any pick-up that extends beyond the boundaries of a parking space or overhangs the curb. Pickup trucks that are used as personal transportation shall be permitted. Under no circumstances may a van or other vehicle be lived in overnight.
  - f) No vehicle, which cannot operate on its own power, shall remain on the condominium property for more than forty-eight (48) hours.
  - g) **No vehicle shall be repaired on the condominium property.**
  - h) Also prohibited are: Boats, motorcycles, water equipment, bicycles, sails, canoes or rafts stored on or attached to parked cars unless parked in garage. Also, vehicles with raised or lowered suspension that emit excessive noise, fluids or smoke, no non-operational, unlicensed vehicles or those with expired license may be parked for repair or restoration.
  - i) Cars should be washed only in the driveway of Unit owner owning the car. Hoses shall be stored in the garage, not at the spigot.
  - j) All garage doors must be closed when not in use.
  - k) North mailboxes (along Roehrs Road): No long-term parking in the two designated mail pick-up parking spaces.
  - l) Vehicles in violation of these rules will be towed at the owner's expense.

27) **POOL RULES AND REGULATIONS**

- a) Every unit owner must know the pool rules and instruct their guests or renters accordingly. Safety is the first consideration.
- b) The pool will close at dusk every day.
- c) Radios around poolside may only be played at levels that don't create a nuisance to other pool users and Unit Owners.
- d) Everyone must shower before entering pool.
- e) Children not toilet trained must wear a swim diaper. No disposable diapers please.
- f) Conventional swimsuits must be worn in the pool.
- g) Glass containers are not allowed in pool area, no eating at poolside other than the designated barbeque area and covered area.
- h) If chairs or lounges are moved, they must be put back before leaving the pool area.
- i) No pets on pool deck.
- j) No running or horse play.
- k) No smoking or vaping around pool deck or restroom area. Smoking is allowed in designated area only.
- l) Children under 13 years of age must be supervised by an adult at all times.
- m) Park bicycles/scooters in pool bike racks, not on sidewalks.

28) **TRASH CANS**

- a) All garbage and refuse should be contained in tightly tied plastic bags before placing in the garbage cans designated for garbage disposal located on the condominium property. No separate tied bags shall be place curbside.
- b) Garbage and recycling bins shall not be put curbside before 5:00 PM.
- c) Garbage/recycling bins shall be returned to garage by the evening of the pick-up day.



**29) PETS**

- a) Pets shall be limited to two pets per unit, with strict behavioral criteria. No farm animals shall be allowed.
- b) Service animals: According to the ADA, a service animal is defined as a “dog or miniature horse that is individually trained to do work or perform tasks for a person with a disability.” Animals meeting this definition are considered Service Animals under the ADA and require no State or local license or certification. Emotional Support Animals (ESA) and Therapy Animals are not service animals and are not covered by the ADA. ESA are untrained and not given the right of public access. ([www.ADA.com](http://www.ADA.com))

**PET BEHAVIOR CRITERIA**

- a) The pet shall not make disturbing noises such as barking or crying that interfere with other residents' quiet enjoyment of the property.
- b) The pet shall not be permitted to damage any common or limited common area of the property.
- c) Owners will clean up after their pets every time without exception.
- d) The owner will obey any and all use and health regulations concerning pets on the Property.
- e) Their owners will securely leash pets whenever outside the residence. No pet shall be allowed to run free for any amount of time.
- f) No pet shall behave in any fashion, which reasonably disturbs the enjoyment of the property for other owners and their guests.

Aggressiveness, viciousness, biting or any behavior causing injury to any person shall be grounds for immediate removal of the pet from the property without the notice requirements below.

If a resident's pet behaves in a fashion which violates the Behavioral Criteria, the Board is permitted to exercise the following remedies:

- a) On the first offense: the Property Manager/Association will send written notice to the homeowner via registered mail asking that the behavior be changed.
- b) If a second behavioral problem occurs during any twelve-month period, the Board of Directors may vote to order the pet removed at any regularly scheduled meeting via a simple majority of the Board.

**30) RETENTION POND:** Retention ponds are ponds designed with additional storage capacity to retain surface runoff during rainfall events. Retention ponds help to prevent nearby homes and community spaces from flooding. They can also bring a beautiful aesthetic to a community or subdivision. However, retention ponds need maintenance to function correctly and avoid costly repairs, both to the pond piping and the aeration fountains. Therefore, in order to maintain a quality retention pond and fountains:

- a) No swimming in retention pond. It can be home to alligators, toxic algae, and more.
- b) No fishing in retention pond. Pond water can contain toxins and heavy metals.
- c) No feeding of fish or wildlife.
- d) No kayaking or canoeing in retention pond.



# Annuals native to North Florida



**Ageratum**  
spp Floss flower



**Amaranth**  
Amaranthus spp



**Angelonia**  
Annelonia angustifolia 'tiumnl@r Sr,



**Black-Eyed Susan**  
Rudbeckia hula



**Caladium**  
Caladium x hortulanum



**Celosia**  
Ceiosia spp | woolflower | red fox | t



**Coleus**  
Solenostemon scutellaroides



**Coreopsis**  
L.oreopsis spp Tickseed



**Gazania**  
Gazania spp. | Treasure Flower



**Golden Shrimp Plant**  
Pachystachys lutea



**Mexican Sunflower**  
I ntionr. 1 roturdiflorid



**Myers Asparagus Fern**  
Protasparagus densiflorus 'Myers' | A



**Orange Plum**  
tusticia spiagera



**Pansy**  
Viola x vhtrocklana



**Pentas**  
Pentas lance: data | Starlower



**Periwinkle**  
Cathar orfilu5 roseus +Inca Madan



**Petunia Pet:nd**  
x bvtA R.1,1



**Pot Marigold**  
Calendula spp



**Rudbeckia**  
Rudbeckia fulgida