

RULES, REGULATIONS AND REMINDERS OF COURTESY FOR BEAR ISLAND HOMEOWNERS ASSOCIATION, INC.

Adopted October 3, 2011 to be effective as of January 1, 2012

I. INTRODUCTION

Our community is governed by the laws, ordinances and regulations of the United States of America, the State of Florida, especially Florida Statutes Chapter 720, Palm Beach County, the City of West Palm Beach, the Northern Palm Beach County Improvement District, the South Florida Water Management District and the Villages of Palm Beach Lakes Property Owners Association, Inc. We are also governed by Bear Island's Declaration of Covenants and Restrictions (the "Declaration"), Articles of Incorporation, By Laws, Architectural Standards and Procedures (the "Architectural Standards and Procedures"), and Rules, Regulations and Reminders of Courtesy ("Rules and Regulations") and certain resolutions adopted by your Board (collectively Bear Island's "Governing Documents," all to be found on the Bear Island web-site).

Our Governing Documents are designed to protect the rights of each resident while defining and defending the standard of living residents of our community have a right to expect. However, policy and procedure cannot replace courtesy and communication. Before filing a complaint about a neighbor, take the time to have a personal discussion. Neighbors talking to each other, in a non-threatening way, can achieve mutually beneficial results quickly and in a friendly fashion. And, before spreading malicious gossip about the conduct of your elected and appointed volunteers, take the time to contact him or her for his or her version.

II. GENERAL INFORMATION

1. The Association: The Association is a gated community comprised of 227 homes in West Palm Beach, Florida. A map of Bear Island is attached as Exhibit "A." There is a single-gated entrance on the East side of Village Boulevard just South of Shenandoah Drive for vehicles and pedestrians.

2. Board of Directors, Officers: Our Board of Directors consists of five (5) Members elected by the Members. Each Director serves a two-year term, or until his or her successor is elected or appointed. Three Directors are elected in odd-numbered years (for example in March 2010 for the 2010-2011 term) and two Directors are elected in even-numbered years (for example in March 2011 for the 2011-2012 term). The Board is responsible for managing Association affairs on behalf of the Members and has the powers granted by Article IV of the Articles of Incorporation. A President, one or more Vice Presidents, a Treasurer and a Secretary are elected by the Board. There is no written limit on the number of terms a Director or officer may serve.. The Board may elect such other officers and assistant officers and designate their powers and duties as the Board shall find to be required to manage the affairs of the Association. All officers serve at the pleasure of the Board. (Article VIII of the Articles of Incorporation and Section 6.1 of the By-Laws.)

3. Meetings of the Members: Annual meetings of the Members and election of Directors by secret ballot are scheduled to be held in March. Special meetings of the Members may be called at any time. Advance notice and the agenda of any meeting of the Members must be mailed to each Owner not less than 14 days nor more than 60 days before a meeting of the Members. The agenda for meetings of the Members is set forth in Section 3.12 of the By Laws.

4. Meetings of the Board of Directors: Regular meetings of the Board are scheduled for 7:00 P. M., on the first Monday in each month at the Faircloth Park Meeting Room, on the North side of Shiloh

Boulevard just West of Village Boulevard, in West Palm Beach, Florida, unless a different date, time, or location is specified in the notice. Special meetings of the Board may be called at any date, time, or location. Advance notice ^ of each Board meeting (including closed meetings -- see Section 8, "Meetings," below) must be posted at the Gate House at least seventy-two (72) hours before the date and time of the meeting and may also be circulated by an e-mail "blast" or by telephone messages via our "One Call" system to each Owner who has provided the Association with his or her email address or telephone number. Notice of a special meeting of the Board to be held in the first two weeks of November to consider the budget for the forthcoming fiscal year and copies of the proposed budget must be mailed to each Member not less than thirty (30) days prior to the meeting.

5. Architectural Control Committee: The Architectural Control Committee ("ACC") is charged with maintaining the architectural and environmental standard of our community in compliance with Article VIII of the Declaration and the Architectural Standards and Procedures. Before making any changes to your home, be sure to review both the Declaration and the Architectural Standards and Procedures. Feel free to contact the Property Manager if you have any questions.

6. Fines Committee: The Fines Committee consists of at least three (3) or more Members (none of whom may be an officer, director or employee of the Association or a relative or co-resident of such officer, director, or employee). Members of the Fines Committee are appointed by the Board and serve at the pleasure of the Board. Its powers and procedures are spelled out in Paragraph 14 of Article IV of the Declaration. An Owner asserted to be subject to a fine must be given 14 days advance written notice of date, time and place of the hearing at which the Owner may be represented by counsel and present evidence why a fine or fines should not be imposed. A decision to impose a fine is then presented to the Board, which can accept, reject or return the decision to the Fines Committee for further hearings. Notice of the date, time and location of a hearing before the Fines Committee, containing the name and address of each Owner subject to fines, will be posted at the Gate House not less than twenty-four (24) hours in advance of the hearing.

7. Other Committees: From time to time the Board may appoint other committees for particular problems or research and may dissolve them. Membership in such committees is not limited to Members or residents of Bear Island. Two committees now in existence are: (a) the "Communication Committee" and (b) the "Irrigation and Water Committee." Notice of the date, time and location of each meeting of any committee will be posted at the Gate House not less than 24 hours in advance of such meeting. A report by a committee will be filed with the minutes of the Board meeting at which the report was considered.

8. "Open" and "Closed" Meetings: Except as provided below, all meetings of the Board, the ACC, the Fines Committee and other committees created by the Board from time to time must (a) be held in Palm Beach County, Florida and (b) (except for "closed" meetings) be open to all Members, subject to limitations found in §4.13 of the By Laws, and (c) keep written minutes showing actions taken during the meeting. Florida Statutes §720.303(2)(a) provides as follows: ". . . meetings between the board or a committee and the association's attorney to discuss proposed or pending litigation or meetings of the board held for the purpose of discussing personnel matters are not required to be open to the members other than directors. Minutes of open meetings may be found in the web-site. Minutes of closed meetings will not be placed in the web-site but will be retained by the Property Manager in a "confidential" file.

9. Property Manager; Gate House; Landscape: The Board, on behalf of the Association, has retained the services of (a) a professional management company (the "Property Manager") qualified under Florida law to perform such services, to handle the day-to-day operations of the Association and to assist the Board and the various committees upon request; (b) a professional security company to manage the Gate House; and (c) a professional landscape company to provide landscape services. The names, addresses and contact information for the Property Manager, Security Company and Landscape Company are attached hereto as Exhibit "B."

10. Law Enforcement: The Association, the security company and the Property Manager ***DO NOT HAVE RESPONSIBILITY FOR LAW ENFORCEMENT*** within our community. The responsibility for dealing with suspicious or criminal activity remains exclusively with the West Palm Beach Police Department. In an emergency, call 911. The nonemergency number is (561) 822-1900.

III. GENERAL RULES AND REGULATIONS

These Rules and Regulations are adopted by the Board pursuant to Section 7 of Article IV of the Articles Occupants of each Lot in Bear Island shall abide by each and every term and provision of our Governing Documents, of which these Rules and Regulations and resolutions adopted by the Board from time to time are a part, including, without being limited to, the following:

1. Adopting, amending Rules and Regulations. The Board may, from time to time, adopt new Rules and Regulations, or amend or repeal previously adopted Rules and Regulations. Any waivers, consents or approvals given under these Rules and Regulations by the Board after the date these Rules and Regulations are adopted may be revoked at any time and shall not be considered as a waiver, consent or approval for any other purpose other than that which is identified at the time of the giving of such waiver, consent or approval.

2. Air conditioning equipment. Paragraph D of Section 6 of Article VIII of the Declaration controls this topic.

3. Animals; Pets: Paragraph 6 of Article IV of the Declaration authorizes the Board to adopt Rules and Regulations respecting pets and governs in the event of conflict. As with all rules, our main concern is that you exercise courtesy and good judgment when dealing with your pets. The provisions of Palm Beach County Animal Care and Control Ordinance 98-22 (as amended from time to time) is hereby incorporated by reference as part of the Rules and Regulations. A copy of this Ordinance can be downloaded from the internet. In addition:

(a) Your pets must be under control of a responsible person at all times, especially when outside your Home or Back Yard. Pets that can walk (including without being limited to dogs and cats) must be securely leashed (or carried) and must not be permitted to run loose when outside your Home or Back Yard. You are responsible for picking up after your pet's waste. You will be held responsible for all actions of your pets, including personal injury to a human or another animal and property damage, whether you were present or not. You will be notified in writing of any violation. Repeat offenses may result in fines or removal of your pet from Bear Island.

(b) You may keep no more than three (3) permitted pets in the aggregate in your Home. Each rabies/license number of a dog or a cat must be registered with the Property Manager, so that a stray pet may be returned to its owner. The mandatory Resident's Information Form is on the web site.

(c) The word "your pet" includes a pet owned by you and a pet owned by a third party but placed under your control. The presence of an animal in your Home is *prima facie* evidence that such animal is "your pet."

(d) With prior Board approval and at your expense, you may install an "electronic fence" or other invisible security device on your Lot. Installing such fence does not exempt you from liability for violation of any of the rules set forth in this Section 2.

(e) Any pet attacking a person or another animal without cause, or causing or creating a nuisance or unreasonable disturbance must be removed from Bear Island upon ten (10) days' notice from the Board.

(f) The Association may seek any legal remedy, including damages and a mandatory injunction, to enforce this Section 2. In addition, the provisions of Florida Statutes §§767.01-767.14 and Ordinance 98-22 apply and could result in removal, sterilization or even the death of the pet.

4. Back Yards: As private as your Back Yard seems to be, it is easy to forget that there are neighbors just over the walls or fences. Be courteous with late night noise. Avoid security lighting visible outside your Lot. Maintain your landscaping, shrubs, bushes and trees with the same care as the Association does with our Common Areas and your Front Yard and don't allow your shrubs, bushes or trees to intrude into your neighbors' Lots. If your Back Yard becomes a nuisance, as a last resort, the Association may have it cleaned up at your expense, or subject you to fines, or both.

5. Business: Operation of a home business is prohibited unless and until you file for and maintain an appropriate Business License issued by the City of West Palm Beach and by Palm Beach County. Copies of the applications and attachments may be found on the Bear Island web-site. These Rules and Regulations adopt the City's Home Occupation Affidavit and the County's Home Business Tax Receipt Affidavit by reference, violation of which will be considered a violation of our Governing Documents and subject you to a fine and/or an injunction. Particular attention should be placed upon the following restrictions imposed by the City Affidavit: ". . . Processes will not be used which create noise, fumes, odors . . . detectable to the normal senses on property adjacent to such use. . . . The Home Occupation will not provide services to more than two (2) clients on the premises at any time."

6. Children: You are solely responsible for (a) the actions and any damage caused by your children or children visiting you and (b) shall require your children and visiting children to comply with the Governing Documents.

7. Complaints: Complaints against any violation of our Governing Documents, including these Rules and Regulations, must be in writing addressed to the Property Manager and mailed, put in the green box at the Gate House, or sent electronically via e-mail or facsimile. Please include your name and address and contact information so we can respond to you. **DO NOT TELEPHONE!** It is impracticable to expect the Property Manager or a volunteer acting as liaison with the security company to follow up on telephone complaints or anonymous notes.

8. Damage to Common Areas or Association Property: All damage to the Common Areas or Association property caused by an Owner or an Owner's family member, guest, tenant, contractor or pet must be repaired or replaced at the expense of the Owner. Driving automobiles, motorcycles, mopeds, or other vehicles and riding bicycles or skateboards and the like on the grass or landscaping of Common Areas is prohibited and repeat offenses may lead to fines.

9. Excessive noise and nuisances: Any noise that distracts or disturbs others is prohibited. Persons present in our community must refrain from any activity that creates a nuisance. If someone is creating a nuisance, **CALL the West Palm Beach Police Department, NOT a Director, the Property Manager, or Gate House personnel.** You are encouraged to notify the Property Manager in writing addressed to the Property Manager and mailed, put in the green box at the Exit, or sent electronically via e-mail or facsimile. Please include your name and address and contact information so we can respond to you **DO NOT TELEPHONE!** It is impracticable to expect the Property Manager or a volunteer acting as liaison with the security company to follow up on telephone complaints or anonymous notes.

10. Fines: The procedure for assessing and collecting fines is spelled out in Paragraph 14 of Article IV of the Declaration. See discussion in paragraph 6 of Article I hereinabove.

11. Flags, Banners, Holiday Decorations.

(a) The flag of the United States of America, the State of Florida, Palm Beach County, the City of Palm Beach and any active branch of the Armed Forces of the United States may be displayed from flag poles attached to your Home or from a flag pole erected in your Front Yard, with a maximum of two (2) flags at a time on either pole. No flag flown with the United States flag may exceed it in length. Suggested areas for attachment of a flag pole are the space above the garage door and on a column by your front door. A flag pole erected in the Front Yard must comply with Florida Statutes §720.304(b) and setback requirements of the City of West Palm Beach and may not exceed 12 feet in height. No flag flown on a flag pole attached to your Home should exceed 48 inches in width and no flag flown on a flag pole erected in your Front Yard should exceed 60 inches in width.

(b) Your right to shine light on flags permitted under this Paragraph A shall not be abridged, provided, however, that the Board may adopt reasonable limitations on the time, place and manner, including light direction and intensity of such lighting for the purpose of avoiding disturbance to occupants of other Lots.

(c) Holiday decorations are permitted one (1) week before and one (1) one week after the holiday, except for Christmas. Christmas decorations may be put out the day after Thanksgiving and must be taken down by January 16. Holiday lights are permitted subject to reasonable limitations adopted by the Board from time to time on the time, place and manner, including light direction and intensity of such lighting for the purpose of avoiding disturbance to occupants of other Lots.

(d) All other flags, banners and decorations are covered in Paragraph 6A of Article VIII of the Declaration and require prior approval by the ACC.

12. Games, Recreational Equipment: Playing games of any sort is prohibited in the Common Areas, including roads and sidewalks. Portable recreational equipment in your Front Yard or driveway must be returned to your garage, your Back Yard, or the interior of your House between sunset and sunrise.

Violation of this rule may result in (a) removal and storage of such equipment at your expense or (b) fines, or both.

13. Garages: Your garage must be used as your primary parking space *and not as a dwelling place*. If you own more cars than you can park in your garage, you may park extra vehicles (a) on your driveway or (b) with the prior approval of the Board on your side of the road in front of your Home. Do not block sidewalks or your neighbors driveways. We encourage you to put your garage lights on a timer or use light sensitive fixtures for enhanced security. You are responsible for the maintenance, repair and replacement of your garage doors and their mechanisms, tracks, springs, cable, locks and automatic door openers. *Garage doors must be CLOSED when not in use*. Only minor maintenance to a motor vehicle, such as changing its oil, is permitted in your garage. Bodywork, welding and noisy repairs which may be a nuisance are prohibited and may subject you to fines.

14. Gate House Rules: Our Gate House Rules (known as the "Post Orders") are drafted by the security company we employ to train and supervise the staff manning the Gate House. All security companies have the same general rules. If and when we change security company, its Post Orders will change slightly. The current Post Orders fill over 200 pages! The Property Manager has a copy at its office, which is available for viewing during office hours upon request. A synopsis of the current Post Orders relevant to entering or leaving Bear Island follows:

(a) Anyone entering the driveway on the attended (left) side of the Gate House must show identification, residents, guests and contractors alike. Once satisfactory identification is shown (1) a resident will be admitted, and (2) for a guest or contractor, the attendant will call the resident for permission to admit the vehicle, unless the resident has called previously to give permission to the specific guest or contractor to enter without calling. "Resident" means the individual or individuals registered with the Gate House as the Owner or tenant and family members of the Owner or tenant. Exempt from these rules are: Fire and Police Department officers, Emergency Medical Technicians, City, County, State and Federal Government employees in official vehicles, and Process Servers, who must be admitted without notification of the resident, as mandated by law.

(b) No vessels or trailers will be admitted at any time, except a Class I-A vessel on a two-wheeled trailer (see Paragraph 23 below)

(c) Contractors' vehicles are admitted Monday through Saturday (excluding Sundays and holidays) no earlier than 8:00 A. M., and must leave by 6:00 P. M., except in an emergency (electrical, plumbing, air conditioning, leaking swimming pool, etc.) and then only for the specific emergency.

(d) The Gate House attendant is not permitted to acknowledge anyone stopping on the "Exit" side of the Gate House, except a Director, an officer of the Association and the Property Manager on Association business, who must be told to go through the exit should they block another vehicle's exit.

(e) If numerous vehicles are waiting in line to be admitted and the attendant notices that vehicles at the tail end of the line may block the flow of traffic on Village Boulevard, the attendant, to prevent accidents, will allow entry of as many vehicles as necessary without following protocol, provided that the attendant writes down each vehicle's license plate number.

(f) The Gate House personnel are trained to act professionally. Please treat them as you would like to be treated. If you have a complaint, please follow the complaint procedure spelled out in Paragraph 4 of this Section.

15. Insurance: You should obtain at your expense comprehensive insurance for your Home, personal property and personal liability insurance, and flood insurance. Your insurance should cover items it is your responsibility to maintain, repair and replace. You should have your personal insurance agent review our Governing Documents. If a Change requires that you provide a Certificate of Insurance naming the Association, its officers and directors and the Property Manager as “additional insureds,” an Application missing such a Certificate shall automatically be rejected unless and until a Certificate is filed with the Property Manager. The Association maintains the various insurance policies specified in Article X of the Declaration. Only the Board may file loss claims under these policies.

16. Items left in Common Areas: An item left unattended overnight in a Common Area may be removed and stored as directed by the Board at the Member’s expense. The Association, its officers, directors, employees and agents, and any landscape service contractors **WILL NOT BE LIABLE** for damaging any such item left unattended in a Common Area.

17. Keys: You are encouraged to lock your car(s) and your garage and front door to reduce or prevent crime or vandalism. If you lock your gate, the lock should not be of a kind that delay the Fire Department from getting its personnel and equipment into your Back Yard in the event of an emergency. You are encouraged (a) to leave duplicate keys to your Home, parked cars and gates with a neighbor to be used in the event of an emergency or if you are going to be away for an extended period and (b) to notify the Property Manager in writing of the name, address and telephone number of the person having a duplicate key. You may use the Resident’s Information Form on the web site for this purpose.

18. Leaks and spills: *Surface-staining leaks or spills* on roadways, sidewalks, driveways, Front Yards, or any Common Area **must be cleaned up IMMEDIATELY**. Efforts must be made **IMMEDIATELY** to correct the cause of any vehicle leaking such fluids. Such repairs must be made **ONLY** outside Bear Island. Vehicle repairs, including oil changes, are prohibited in any Common Area, your Front Yard or your driveway.

19. Leases and sales: If a House is rented (or sold), you must hand deliver a copy of the Rules and Regulations, obtained at your expense, to each tenant (purchaser) and must provide the Property Manager with a copy of a signed receipt from each tenant (or purchaser) stating that each tenant (or purchaser) has received a copy of these rules and regulations. A credit and criminal report on the proposed tenant (or purchaser) obtained at your expense, along with a nonrefundable sale or lease fee of \$100.00, must accompany the Sale or Lease form, or Board disapproval will be automatic.

20. Littering: Littering anywhere in Bear Island is prohibited. The offender will be charged for the expense of cleaning up such litter and may be fined.

21. Mailbox and mailbox key: Cluster mailboxes are provided by the U. S. Post Office. Replacing lost keys is your responsibility. Contact the Haverhill Post Office, 3900 Haverhill Road (561) 686-9402).

22. Maintenance of the Exterior of Your Home:¹ “Maintenance” includes actions necessary to preserve the appearance of the property, prevent deterioration, and to repair or replace materials that have deteriorated or been damaged. Included in this are building exteriors, Lot Perimeter Walls, Lot Perimeter Fences, Party Walls, Party Fences and Privacy Walls. Your Home, which includes siding, roofs, fencing and walls should be properly maintained, painted, repaired and replaced when necessary to avoid leaks and unsightly appearances.

23. Maintenance of Natural Items and Back Yards.¹ Lawns and planted areas in your Back Yards require regular maintenance to protect and foster good growth without upsetting the ecological balance of our community (subject to the obligation of the Association to provide irrigation water service and to maintain, repair and replace the lawns, landscaping and sprinkler systems located in your Front Yard). Your obligation is to maintain, repair and replace the sprinkler systems (including underground piping) located in your Back Yard. Any of the following conditions in an Owner’s Back Yard will be considered violations of the Declaration and the Architectural Standards and Procedures:

- (a) Grass lawns in excess of eight inches (8") in height, overgrown edges and grass not trimmed around structures, planted areas and trees.
- (b) Planted areas overgrown with weeds or containing excessive dead plants and leaves.
- (c) Accumulated trash or debris.
- (d) Conditions that cause erosion or flooding.
- (e) Dumping organic material in non-approved areas (such as streets, Common Areas, your Front Yard, or your neighbor’s Front or Back Yards).
- ~~(f) Shrubs and trees allowed to grow into a neighbor’s property or the easement area. The~~
offended Owner may trim offending shrubs and trees area without your consent.²
- (g) Installing concrete or pavers or installing any structure within the easement area.²

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¹ The subject of “maintenance” is governed by Article VI of the Declaration, which prevails in the event of conflict.

² The “easement area” is defined in Section 1(C) of Article V of the Declaration as the area between your property line (which is usually two feet on your side of your neighbor’s Privacy Wall and a line two feet *inside* your Lot parallel to the property line all the way out to the sidewalk. The easement is for the sole purpose of giving your neighbor space to maintain and repair your neighbor’s Privacy Wall and Home. Without your neighbor’s written, recordable permission, you may not use the easement area in any manner. Your neighbor on the other side of your house is subject to the same rules.

24. Parking; Towing:

(a) A motor vehicle used solely for personal use and not bearing a commercial marking or modification and classified as a “sedan,” a “Sport Utility Vehicle (SUV),” or a “pick-up truck” registered to or rented by you, a family member, or a tenant, may be parked only in your garage, driveway or on the street as close to your House as practicable. Without the prior consent of the Board a sedan, SUV, or pick-up truck registered to you, a family member, or a tenant, may not be parked on the street for more than 48 hours. When entertaining guests, please advise them to park on the road in front of your house, if possible.

(b) The foregoing restrictions shall not be deemed to prohibit the temporary parking in the street of a commercial vehicle making delivery to or from, or while used in connection with providing services to a House or the Association.

(c) Each of the following vehicles registered to or rented by you or a family member or a tenant is permitted to remain in Bear Island *only* if it is parked in your garage with the garage door closed when not in use: a bus, a camping trailer, a commercial vehicle (if commercial equipment or signage is exposed in or on it), a fifth-wheel trailer, a travel trailer, a motor home, a park trailer, a private motor coach, a truck camper, a van conversion, mobile home, trailer, boat, motorcycle and moped. The definitions of the foregoing vehicles are incorporated by reference from Florida Statutes §320.01. For the purpose of loading or unloading and in preparation for a trip, a vehicle described in this section (c), or a rental truck or a trailer may be parked in your driveway for a period not to exceed 24 hours, without the prior consent of the Board, provided the Owner or the tenant gives the Property Manager 24 hours advance written notice.

(d) Parking any vehicle on any grassed or lawn area, sidewalk, marked pedestrian crossing or so as to block a driveway anywhere in Bear Island is prohibited. Keeping or parking a wheeled vehicle, boat, trailer and the like with expired registration or tags, or with one or more flat tires, or which cannot be operated under its own power, or which is in a state of disrepair, or which has been placed upon blocks, jacks, or similar devices anywhere in Bear Island is prohibited.

(e) The Board may have a vehicle violating these Rules and Regulations towed away and stored at the expense of its owner, if such owner can be identified, or, if the owner of the vehicle is a family member of an Owner or a tenant, at the expense of the Owner.

25. Remedies: The Association’s remedies for (a) collecting delinquent assessments and (b) enforcing the Governing Documents are set forth in Articles IV(14), XI and XII, respectively, of the Declaration.

26. Reporting needed repairs to Common Areas: Please report to the Property Manager the need for any repairs of Common Areas.

27. Reporting to the Property Manager. All reports and service requests to the Property Manager may be in writing and delivered by e-mail, facsimile, prepaid USPS mail, or courier service such as UPS and FEDEX. Except in an emergency, do NOT telephone the Property Manager .

28. Required repairs: Broken windows, torn screens, damaged front doors, damaged garage doors and damaged roofs must be repaired as soon as reasonably possible at your expense.

29. Rubbish: Leaving rubbish, debris, yard waste, hazardous waste and other unsightly materials in the Front Yard is prohibited except as permitted by the City of West Palm Beach Residential Refuse Collection Guidelines, a copy of which is attached as Exhibit "C." We recommend that you hang a current copy of the Guidelines in your Garage. If the Association finds it necessary to remove rubbish, debris, yard waste, hazardous waste and other unsightly materials from your Front Yard, you will be billed for the cost of such removal and will also be subject to being fined. All questions concerning service by the Waste Management (547-4000) and the City of West Palm Beach (822-2075) must be directed to them. To dispose of hazardous wastes, such as paint, motor oil, pesticides or their containers, propane tanks, gas tanks, etc., call the Solid Waste Authority (697-2700). These are the telephone numbers as of January 1, 2012.

30. Sale and Lease Signs: "For Sale" and "For Lease" signs are prohibited. The procedure for selling or leasing your Home is spelled out in Article XIV of the Declaration and in the Application for Approval of Sale or Lease Form available on Bear Island web-site or at the Gate House.

31. Service requests; work instructions: All service requests must be on the Service Request Form (Exhibit "E") and sent to the Property Manager. No Owner, family member, tenant, guest or contractor of an Owner may give work instructions to any Association service contractor (including without being limited to landscape or Gate House personnel). This prohibition is not intended to reduce or refuse service; it is simply to avoid interference with work scheduled, supervised and paid for by the Association.

32. Signs: Signs visible from the street, other Lots, the Common Areas, or Bear Lakes Country Club, are prohibited and must be immediately removed, except: (1) one removable security protection sign provided by the alarm company is permitted and (2) removable political signs are permitted (subject to reasonable limitations as to location (Front Yard), number (one per candidate), size (not larger than 20 by 28 inches) and timing (not more than 30 days before an election and removed immediately after an election)).

33. Solicitations : Solicitation by any persons anywhere in or about Bear Island for any cause, charity or for any purpose whatsoever is prohibited. Please report any solicitation to the Property Manager.

34. Television: Television service pursuant to a contract with a cable television company, a satellite television company or the phone company is your responsibility and at your cost. Installation or removal of a cable or telephone connection (which must be underground) or satellite dish is your responsibility and at your cost. You will be responsible for repairing any damage to your Front Yard or a Common Area caused by installation or removal of such service. Please be considerate of your neighbors and put your antenna as inconspicuously (preferably so it cannot be seen from the street) as practicable.

35. Traffic Rules: Posted speed limits, stop signs and no parking signs must be obeyed. The City of West Palm Beach Police Department will patrol our community without notice. Except where a higher speed limit is posted, the speed limit in Bear Island is twenty (20) miles per hour.

36. Vehicles: Paragraph 8 of Article IV of the Declaration authorizes the Board to promulgate Rules and Regulations relating to the use of vehicles in Bear Island. See Sections 8 ("Damage to Common Areas, etc."), 13 ("Garages"), 14 ("Gate House Rules"), 17 ("Leaks and Spills"), 24 ("Parking") and 35 ("Traffic Rules") above for applicable rules. All vehicles regularly parked overnight in Bear Island must be registered Resident's Information Form on the web-site

37. Violation procedure: In the event of a violation of our Governing Documents, the Property Manager will send you a series of violation notices with a set time for curing such violation. If you fail to cure the violation in a timely manner, the Board may refer the violation to the Fines Committee, and may take one or more of the following actions: impose a fine, or seek an injunction or money damages. Unpaid judgments can become liens against your property.

38. Volatile or flammable materials: Pouring or spilling any oil, solvent or other volatile or flammable materials anywhere in Bear Island (especially onto the roadways, sidewalks, driveways, Front Yards, sewers or Common Areas) is prohibited. Storing such materials anywhere in Bear Island is also prohibited. If you violate these rules, you are “assuming the risk” of resulting personal injury and property damage, not to mention the cost of cleaning up the spill.

39. Bear Island web site: Our web site, BearIsland.us, has a wealth of useful information. It lists our current Board members and officers; our committee members; Gate House information; Meeting minutes; 2012 budget; 2011 Reserve study; Recreation opportunities; Attractions; Floor plans; Documents; and Forms. Under Documents, you will find current copies of our Amended and Restated Declaration of Covenants and Restrictions; Articles of Incorporation; By Laws; Architectural Standards and Procedures; and Rules, Regulations and Reminders of Courtesy. Under Forms, you will find the following applications: Home/Lot Alteration; Landscape change; Paint; Roof; Service Request; Swimming pool and hot tub; Transponder; Sale; Lease; and Realtor access. You can easily download these forms or obtain copies from the Gate House, or request copies by e-mail or FAX from our Property Manager. Our web site should be required reading for owners, tenants and prospective purchasers and renters.

IV. CONCLUSION

These Rules and Regulations reflect several years of research and reviewing rules and regulations adopted by other Florida homeowner associations *looking for an approach that encourages voluntary compliance by persuasion*. Your Board invites constructive suggestions for improvement of these Rules and Regulations, which are not “cast in stone” and may be amended by the Board from time to time as experience and reflection dictates.

END

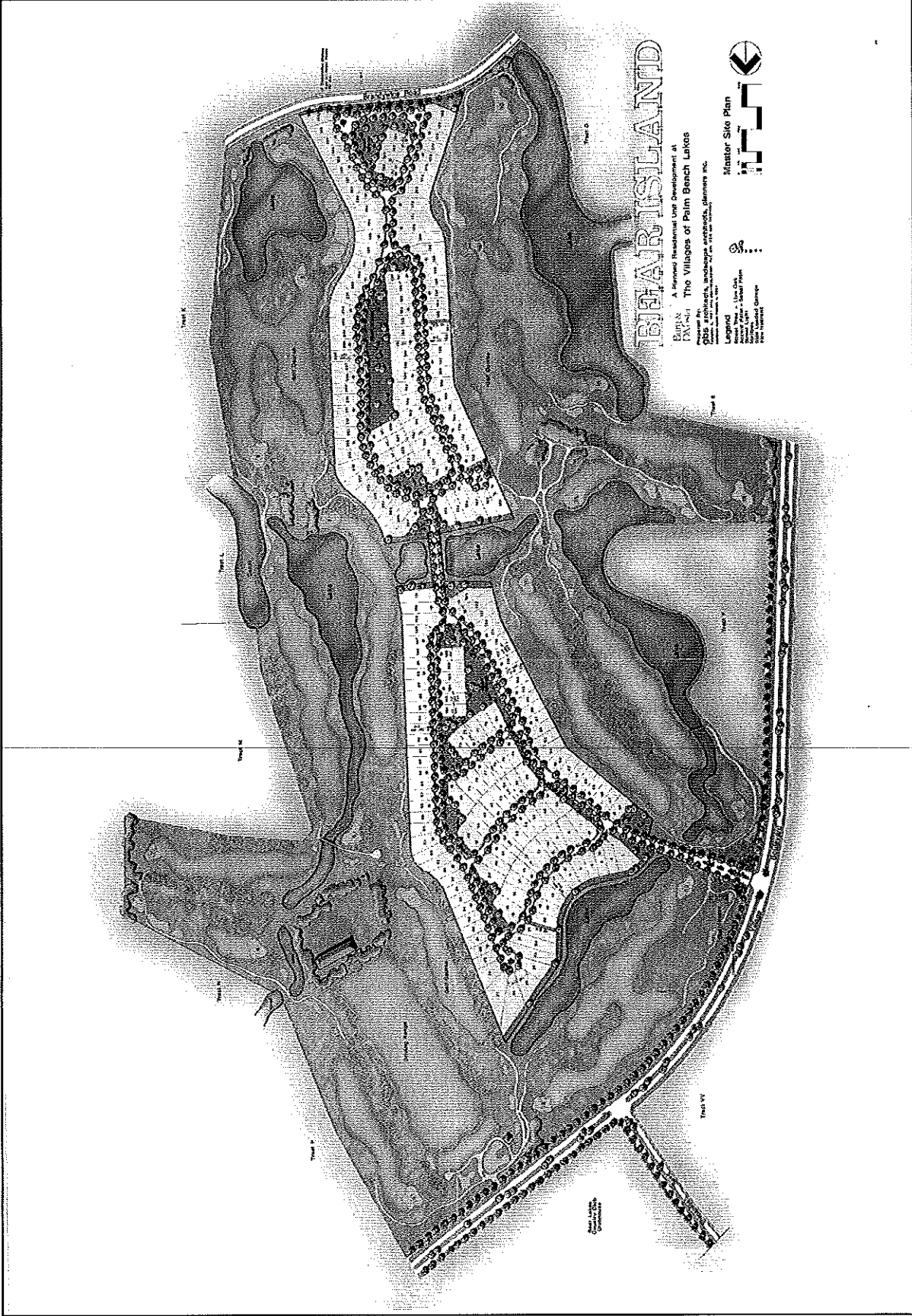


EXHIBIT A TO BEAR ISLAND HOMEOWNERS ASSOCIATION RULES AND REGULATIONS

EXHIBIT B to Bear Island Rules and Regulations (as of January 1, 2012)
Service Providers

The current management company is: MMI of the Palm Beaches, 1201 US Highway One, Suite 330, North Palm Beach, FL 33408. The current Property Manager is Bryan Welch, LCM. Tel (561) 686-7818 ext 203. FAX: (561) 686-7284. e-mail: Bwelch@miamimanagement.com.

The current security company operating the Gate House is: MMI of the Palm Beaches, 1201 US Highway One, Suite 330, North Palm Beach, FL 33408. The current contact person is Bryan Welch. Tel (561) 686-7818 ext 203. FAX: (561) 686-7284. e-mail: Bwelch@miamimanagement.com. The Gate House telephone is (561) 684-1347. Our current liaison with the Gate House is Ron Warnecke, 1100 Bear Island Drive, West Palm Beach, FL 33409. Tel (561) 478-1100.

The current landscape contractor is: Florida Image, 1894 Anderson Ave., West Palm Beach, FL 33406. Its owner is Rick Reiter. Tel (561) 986-9695.

Garbage and yard waste service is provided by the City of West Palm Beach. Tel (561) 822-2075.

Recycling service is provided by Waste Management. Tel (561) 547-4000.

To dispose of hazardous wastes, such as paint, motor oil, pesticides or their containers, propane tanks, gas tanks, etc., call the Solid Waste Authority. Tel (561) 697-2700.

Emergency response is provided by the City of West Palm Beach Police and Fire Departments. Tel 911. Nonemergency response, call (561) 822-1900.
