



***PROPERTY OWNERS HANDBOOK
&
ECC Rules/Regulations
2012
Revised 4/10/2012***

Masthope Property Owner's Handbook

The information, rules and regulations contained in this handbook are subject to change without notice.

Property Owners are responsible to have the most current set of rules and regulations and should download/print this document or contact the POC Office for a copy of the current Handbook.

I.	GENERAL INFORMATION-(570) 685-4790	7
A.	HEALTH & WELFARE FACILITIES	7
B.	AREA RECREATION	7
C.	REGIONAL SERVICES.....	8
D.	MASTHOPE SERVICES.....	9
II.	RECREATION (570) 685-4790	10
A.	FACILITIES.....	10
B.	MASTHOPE FITNESS CENTER (570) 685-5978	10
C.	OUTDOOR FACILITIES	11
D.	LAKE	11
E.	BEACH	13
F.	RIVER PARK	14
G.	POOL COMPLEX.....	14
H.	REMEMBRANCE PARK.....	15
I.	TENNIS.....	15
J.	BASKETBALL COURT, BOCCE BALL COURT, SHUFFLEBOARD, AND PADDLEBALL COURT RULES.....	16
K.	MISCELLANEOUS - OUTDOOR	16
L.	RECREATION PROGRAMS.....	16
M.	RECREATION FACILITIES.....	16
N.	RIDING & BOARDING STABLES (570) 685-4427	17
III.	COMMUNITY/PUBLIC SERVICE	18
A.	COMMUNITY LODGE.....	18

B. THE SUMMIT RESTAURANT, PROPERTY OWNERS LOUNGE/BANQUET ROOM, FOOD PAVILLION AT BEACH AND THE SCRAMBLE FOOD COURT.....	19
C. THE MARKET PLACE AT MASTHOPE – (570) 685-9412	20
D. BIG BEAR SKI AREA - (570) 685-1400.....	21
IV. ADMINISTRATIVE POLICY & PROCEDURES.....	22
A. ADMINISTRATIVE GENERAL INFORMATION (570) 685-4790.....	22
B. PICTURE ID PASSES.....	22
C. SELLING PROPERTY	24
D. RENTERS.....	25
E. COMPLAINTS.....	27
V. BUDGET & FINANCE	27
A. DUES.....	27
B. BUDGET AND FINANCE.....	29
VI. SAFETY & WELFARE (570) 685-5888	29
A. PUBLIC SAFETY AND WELFARE	29
B. VEHICLE CODE	30
C. ATVS, SNOWMOBILES, DIRT BIKES & GOLF CARTS	31
D. UNDERAGE DRINKING.....	33
E. ANIMALS.....	33
F. FIREARMS	34
G. SMOKING.....	34
H. ALARMS.....	34
I. PEDDLING AND CANVASSING	34
J. NUISANCES.....	35
K. NEGATIVE/DISORDERLY/DISRUPTIVE/THREATENING BEHAVIOR OR CRIMINAL MISCHIEF.....	35
L. GENERAL INFORMATION.....	36
M. APPEALS COMMITTEE	36

VII. ECC (ENVIRONMENTAL CONTROL COMMITTEE) & OPERATIONS.....	39
A. DEED RESTRICTIONS & MMC BUILDING REGULATIONS.....	39
B. ANTENNAS/SATELLITE DISHES	39
C. CLOTHES LINE	39
D. FUEL STORAGE TANKS	40
E. USED BUILDINGS	40
F. A MAXIMUM LOT COVERAGE RULE HAS BEEN ADOPTED BY THE BOARD OF DIRECTORS THROUGH THE IMPERVIOUS SURFACE ORDINANCE MOTION NUMBER 06:18:11:4 AND WILL BE EFFECTIVE IMMEDIATELY.	40
G. PENALTY FOR NON-COMPLAINE.....	40
H. CODE ENFORCEMENT OFFICER	40
I. RIGHT OF ACCESS TO PROPERTY	40
J. CODE ENFORCEMENT OFFICERS LIABILITY	40
VIII. TRASH DISPOSAL & RECYCLING.....	41
A. PURPOSE AND USE	41
B. SOLID WASTE.....	41
C. DISPOSAL LOCATIONS	41
D. BULK WASTE.....	41
E. SOLID/BULK WASTE STORAGE	41
F. SOLID OR BULK WASTE DISPOSAL	41
G. LITTERING	41
H. VIOLATION	41
IX. ROAD GENERAL INFORMATION	42
A. SNOW SEASON/REMOVAL OF SNOW	42
B. RIGHT-OF-WAY	42
C. CULVERTS & CULVERT PIPES.....	42
D. POTHOLES	42
E. SPRING THAW ROAD PROTECTION.....	42

F. ROAD DAMAGE	42
G. MAXIMUM VEHICLE WEIGHT LIMIT	42
H. EXCEPTIONS	43
I. SPEED LIMITS	43
J. GROUND LEAKS IN THE WATER/SEWER SYSTEM	43
K. VEHICLE TIRE REQUIREMENTS	43
X. SIGNS	43
A. PERMIT PROCESS.....	43
B. SIGN RESTRICTION.....	43
C. PERMITTED SIGNS	43
D. PERMITTED SIGNS PLACED BY MMC ON MMC PROPERTY	44
E. SPECIAL TRAFFIC SIGNS – APPROVAL REQUIRED	44
F. HOME SECURITY SIGNS	44
XI. ARCHITECTURAL AND CONSTRUCTION	45
A. SITE	45
B. TREES.....	45
C. GENERAL.....	46
D. STRUCTURES.....	46
E. GENERAL RULES.....	47
F. OUTDOOR BURNING.....	48
G. COVERS/TARPAULINS	48
H. LIABILITY.....	49
I. APPEALS	49
J. LOTS	49
a) IMPROVED LOTS.....	49
b) UNIMPROVED LOTS	49
c) DESTROYED IMPROVED LOTS	49
d) RESTORATION OF DESTROYED DWELLINGS	49
e) MASTHOPE OWNED LOTS.....	50
f) ADJACENT, MERGED AND COMBINED LOTS.....	50

g) MAINTENANCE OF LOTS	50
K. UTILITY VAULTS.....	50
L. PERMITS REQUIRED	50
M. ASSESSMENT.....	50
XII. WATER/SEWER SYSTEM.....	50
A. OWNERSHIP AND RESPONSIBILITY	50
B. APPLICATIONS FOR WATER/SEWER SERVICE	50
C. STREET VALVE	51
D. INSPECTIONS.....	51
E. WATER RATES.....	51
F. WATER AND/OR SEWER COMPLAINTS.....	51
XIII. INDEX.....	52
XIV. AMENITY SCHEDULE.....	55
XV. ATV VIOLATION FINE SCHEDULE.....	56
XVI. BOAT INFRACTION FINE SCHEDULE	56
XVII. BULK TRASH ITEMS	57
XVIII. PUBLIC SAFETY FINE SCHEDULE	59
XIX. ECC VIOLATION FINE SCHEDULE	60

HIGHLIGHTED ITEMS ARE WHERE CHANGES HAVE BEEN MADE.

I. GENERAL INFORMATION-(570) 685-4790

The following is a sampling of local area services:

A. HEALTH & WELFARE FACILITIES

Emergencies

Poison Control Center - (800) 222-1222
Call 911 Communications Center for Fire, Police or Ambulance
Medical/Security Emergencies call 911
Security Non-Emergencies (570) 685-5888
State Police Blooming Grove (570) 226-5718

Area Medical & Pharmaceutical Facilities

Listings of private practitioners, clinics and hospitals in the area may be found in the telephone yellow pages for Pike County, Pocono Mountains, Carbondale/Honesdale, Port Jervis NY (which includes Milford PA) and Scranton PA. Some facilities convenient to Masthope are:

Dentists

Cherry Ridge Dental Center, Route 507 (in Wallenpaupack Medical Center) Tafton PA (570) 226-2306
or in Honesdale PA (570) 253-4245.
Horizon Dental Rt. 6, Hawley PA (888) 752-0084
Twin Oaks, 219 Hudson St., Hawley PA (570) 226-1919

Chiropractors

DeBion Family Chiropractic Offices, 231 Sunrise Ave., Honesdale PA (570) 253-0904
Gillmann Chiropractic Center, Route 6, Hawley PA (570) 226-0455

Doctors/Clinics

Highland Physicians, Honesdale PA (570) 251-6500
Physician Line Referral Service (888) 888-1347

Pharmacies

CVS Pharmacy, Route 6, Hawley PA (570) 226-6722

Area Hospitals with Emergency Facilities

Bon Secours Hospital, (formerly Mercy Community Hospital), 160 E. Main Street, Port Jervis NY (845) 856-5351
Pocono Medical Center, 206 E. Brown, East Stroudsburg PA (570) 421-4000
Wayne Memorial Hospital, Route 6, Honesdale PA (570) 253-8100
Community Medical Center, 1800 Mulberry St. Scranton PA (570) 969-8000
Geisinger Wyoming Valley Medical Center, 1000 E. Mountain Dr. Wilkes Barre PA (570) 348-1120

Animal Healthcare

Milford Animal Hospital, Chippy Cole Road, Milford PA (570) 296-8448
Wallenpaupack Veterinary Clinic, Route 6, Hawley PA (570) 226-2212

Government Services

Social Security/Medicare: 15 South Main St. Carbondale PA (800) 772-1213
Welfare 100 4th St. Honesdale PA (570) 253-7100

The listing of these services does in no way imply recommendation from the MMC.

B. AREA RECREATION

Movie Theaters

Honesdale: Cinema 6, Rt. 6 Plaza (570) 251-3456
Matamoras: Majestic Cinema (570) 491-2900

Live Theaters

Hawley Company Playhouse (summer only), Keystone St. (570) 226-9752
Mountainhome: Pocono Playhouse, Rt. 390. (570) 595-7456

Skiing

Masthope's Own Ski Big Bear (570) 685-1400

Nearby facilities for skiing include:

Promised Land State Park (570) 676-3428
Shawnee (570) 424-4000

Area Golf Courses

Caesars Pocono Palace (570) 588-6692
Cliff Park (570) 296-6491
Cricket Hill (570) 226-4366
Lake View (845) 557-6406

Paupack Hills (570) 857-0251
Tamiment (570) 588-6652
Woodloch Springs (570) 685-8102

Area Bowling Alleys

Port Jervis Bowl Inc. (845) 856-2113
Wallenpaupack Bowling Center (570) 226-8499

Shopping Malls & Stores

Route 6 Shopping Mall, Honesdale PA
Viewmont Mall, Scranton PA (Off of Route 6, on Carbondale/Scranton Highway)
WAL-MART/HOME DEPOT, Honesdale PA (Across from Route 6 Mall)

C. REGIONAL SERVICES

Fire and Rescue Company

Area volunteer fire and ambulance companies serve the Masthope Mountain Community. The Companies respond to all types of emergencies in the area and its ambulance service transports injured and ill people to area hospitals. The Fire Company responds to all fires - big or small. The company maintains three fire engines, two ambulances, two rescue trucks, an emergency response vehicle and a Jaws-of-Life, always standing ready to help Masthope residents and is backed by the tireless hours of some 75 volunteers. The volunteer companies are supported by contributions; Masthope Budget does have a line item in our budget to help support these volunteer companies. Annual contributions by property owners are critical to the survival of this service and are tax deductible.

Electric Service

Pennsylvania Power & Light Co. (PP&L) Lake Wallenpaupack (800) 358-6623
Telephone & Internet Service
Lackawaxen Telephone Company (570) 685-7111
Lackawaxen Telephone Company - Repairs – (570) 685-7117

Water/Sewer Service

Masthope homes are presently being serviced by Aqua Pennsylvania, Inc. They purchased both the sewer and water companies. To find out more about this company the link to their web site is: <http://www.aquaamerica.com> Watch the Weekly Messages, Newsletter and website for updated information. Masthope Mountain Community reserves the right to make restrictions regarding the use of water during an emergency.

If you have a billing question or complaint about your water and/or sewer service, you can contact customer service at (800) 461-8760; this number is available 24 hours a day. In the event of an unsatisfied complaint it is also important to send a Carbon copy (Cc) of the written complaint to the Masthope Office and the Public Utilities Commission (PUC) at:

Pennsylvania Public Utility Commission
Bureau of Consumer Services
P.O. Box 3265
Harrisburg, PA 17105-3265

You can also file a complaint on the PUC web site: http://puc.paonline.com/consumer_serv.asp

Grinder Pumps

American Pump Systems, Inc. (888) 721-7669

Cable Television

Cable television service is available throughout Masthope. For further information on installation, contact Blue Ridge Communications, PO Box 316, Palmerton PA 18071 or telephone (570) 226-4914.

Propane Gas Services

Amerigas (800) 729-2961
Eastern Propane (570) 226-3771
Suburban Propane, Honesdale PA (570) 253-2531

Heating Oil Services

Advantage Oil Company, Shohola PA (570) 296-8585
Agway Energy Products (570) 253-1890
Hawley Oil (570) 226-3213

UPS and Federal Express

Property owners are advised that UPS and Federal Express, etc. will deliver to the home if a package is properly addressed. When having something shipped, give the following necessary information: name, house number followed by your Masthope Street where the house is located, then Masthope Mountain Community, Lackawaxen PA 18435. (Box number is for US Postal & Express Mail). If there is a name sign in front of the residence, please include that within the address.

EXAMPLE ADDRESS LABEL:

John Doe (Name sign: John's Place)
(Masthope Community)

(911 Address)
Lackawaxen, PA 18435

Houses of Worship

Christian Science Society, Hawley PA (570) 226-0536
Cole Memorial Baptist Church, Hawley PA (570) 226-4312
First Presbyterian Church, Hawley PA (570) 226-4835
Hawley United Methodist Church (570) 226-3875
Queen of Peace Roman Catholic Church, Hawley PA (570) 226-3183
St. Ann's Church, Shohola PA (570) 559-7642
St. Mark's Lutheran Church, Lackawaxen PA (570) 685-7875
Temple Beth Israel, Honesdale PA (570) 253-2222

Educational Facilities

Hawley Public Library: (570) 226-4620
Wallenpaupack School District Main: (570) 226-4557 website: www.paupack.ptd.net

Help Centers

Survivors' Resources, Inc. of Pike County

500 W. Harford Street
Milford, PA 18337
(570) 296-(HELP) 4357
Web Site: www.survivorsresources.org

Devereux Pocono Center – For Special Needs

R.R. 1, Box 27-A
Junction, Routes 191 & 507 South
Newfoundland, PA 18445
(570) 676-3237
Web Site: <http://www.devereuxpocono.org>

Better Business Bureau – (570) 342-1282

Lackawaxen Township

Township Offices (570) 685-7288
Building Zoning, Health Codes (570) 685-2990
Road Maintenance (570) 685-3200
Web Site: www.lackawaxen.org

D. MASTHOPE SERVICES

Mailboxes

The MMC Mail Boxes are located at the entrance to the Falling Waters side of Masthope. Owners wishing to get a Mailbox should go to the Lackawaxen Post Office with their property owner picture ID. Mailboxes are a service of the Lackawaxen Post Office and are given to full time residents only. Residents are encouraged to use a 4 line mailing address in the following order i.e.:

Name:
Box Number
911 Address
Town, State, Zip

Property 911 Signs

The Community has the "911" address system in Masthope. Improved properties must have the signs in place. Pike County Emergency Management and the Township of Lackawaxen requires the community to provide an emergency response address sign and post when building lots become improved. Masthope Mountain Community will install posts with the proper sign as Pike County Emergency Management and Township of Lackawaxen Ordinance 64 requires. The cost for these signs, with post, will be \$60.00. The contractor will now be responsible to install these posts with the mounted sign. In the event your contractor cannot install sign Masthope will install for an additional \$20.00. Posts shall be five (5) feet from the right side of the driveway, 15 feet from the edge of the road and in the part of a circular driveway on the inside to the left of the right side driveway opening. It will be the Property Owner's responsibility to maintain upkeep and replace a sign that has been damaged, destroyed, stolen or aged. There can be no altering, redesigning, rearranging or moving of the signpost. No other sign or decoration should be hung or posted on the 911 post. For the sake of uniformity the placard with post should be purchased and installed from Masthope Mountain Community.

Community Communications

Masthope Mountain Community Property Owners Council does not endorse any builder or realtor that performs work within the confines of Masthope or advertises in Masthope communications.

Bulletin Board (outside of POC)

The Bulletin Board at the POC is for use by property owners wishing to sell or rent their homes or lots. For more information on the bulletin board, please go to the administrative office located in the POC. See next section for advertising in the Masthope Newsletter.

Masthope Property Owners Handbook

Available on www.masthope.org (home page, quick links). This handbook has been published to give as much information to present property owners, new property owners and people interested in information on the community.

If you have suggestions, ideas, etc. please feel free to contact us.

Masthope Newsletter

Available on www.masthope.org (home page, quick links). Masthope Newsletter is published spring/summer, fall and winter and is the official publication of the Masthope Mountain Community. Produced by a staff coordinator and Newsletter committee volunteer, the newsletter is mailed to all members of the community. Members of the community receive a copy as part of their annual dues. Advertisement in the newsletter is available for rates according to size. The newsletter also has a Classified Ad Section if you are looking to buy or sell your home, items, etc.

Masthope Messages

Available on www.masthope.org (home page, quick links). Masthope Messages are flyers published weekly by the POC to advise residents of activities, scheduled meetings and hours of operation of community services. The Masthope Messages are distributed on Mondays. Copies are available at the POC Office, and some recreational facilities. The messages can also be found on the Masthope website.

Web Site: www.masthope.org

The Masthope website provides weekly updates, activities and schedules as well as a photo gallery from recent events, projects, etc. Visit the site often to see your friends and family enjoying the amenities. We also provide links to Ski Big Bear.

II. RECREATION (570) 685-4790

A. FACILITIES

Facilities Usage

The use of all Masthope facilities, including pool, beach, basketball and tennis courts, etc., is restricted to individuals carrying valid (member in good standing) Masthope ID's with them at all times. No one will be permitted access to any of the facilities if not having a MMC ID. This rule is strictly enforced. Everyone's cooperation is essential to curtail unauthorized use of facilities. Parents will be held responsible and liable to a violation fine if their children are under the age permitted at each facility and are found using said facility.

Any member/guest/renter, etc. who is destructive of property or abusive to others may be asked to leave a facility and/or be subject to a fine violation.

B. MASTHOPE FITNESS CENTER (570) 685-5978

Fitness Center Rules

Rules, regulations and hours will be established by the Community Manager.

No one under the age of 16 will be permitted to use the Fitness Center unless accompanied by a responsible adult.

No one under the age of 14 will be permitted to use the equipment in the Fitness Center.

Masthope ID required at all times for property owners, guests, and renters.

Certain medical conditions may require written documentation from a Physician or Chiropractor.

All members/guests must sign a disclaimer/informed consent form.

Masthope shall not be liable for loss, theft or damage to personal property.

Proper attire shall be worn to maintain health and safety standards.

Proper athletic footwear - T-shirts/appropriate clothing is required to cover upper body.

Antibacterial solution will be provided to wipe down equipment after use.

Please make sure you bring a towel (towels are available to rent).

All members/guests shall demonstrate safe strength and cardiovascular techniques at all times.

Management reserves the right to establish and enforce all rules and regulations.

No smoking in the Fitness Center.

For each guest/renter who wishes to use the Fitness Center, the cost will be seven dollars (\$7.00) per day effective as of June 1, 2011.

The rules of the Fitness Center are enforced at the sole discretion of the attendant on duty.

C. OUTDOOR FACILITIES

General Information

The Board of Directors has adopted the following operating rules and regulations which apply to all of the community's outdoor facilities: The Masthope Community Lodge and surrounding area, the ski operation, outdoor pool, the beach/lake facilities, the stables, River Park and all ponds.

All Masthope owners, in good standing and their guests may use recreation facilities. Owners and guests shall display or carry Masthope ID cards while at facilities at all times. Owners are responsible for the actions of their guests while on the premises. All other persons shall be considered trespassers unless on the premises with the permission of authorized MMC personnel.

Outdoor recreation facilities hours of operation can be found in the Weekly Masthope Messages or on our website. Closing times are posted at each facility, except for special events approved by the MMC. Only authorized MMC personnel shall be permitted on MMC property after closing. All persons violating this rule shall be considered trespassers.

All owners and guests are requested to keep recreation facility areas clean, and deposit all litter and refuse in the refuse containers. Residential and other household garbage shall not be placed in or around recreation facility trash receptacles and/or dumpsters.

Masthope maintains a beach, an outdoor pool, kiddie pool, stables, bocce ball court, horseshoe court, paddleball court, shuffleboard court, playground, tennis courts, a memorial park and a river park for the exclusive use of Masthope members and their guests. All members and guests are required to present current MMC ID cards to enter the beach, pool area and stables.

Safety and First Aid equipment is provided by the MMC at our facilities during the hours of operation only.

Violators of these rules and regulations for recreation facilities will be subject to prosecution or other such legal action as may be appropriate. In addition, owners will be subject to the loss of Masthope Mountain Community privileges in accordance with the Bylaws and applicable policies.

D. LAKE

The following guidelines are designed for your safety:

You are responsible for the safety of your children and yourself.

PLEASE FOLLOW THE DIRECTIONS OF THE GUARDS AT ALL TIMES. Each person using facilities must have a Masthope ID card available at all times.

Lifeguards can use discretion to adapt rules to accommodate various bathing conditions (e.g. crowds).

Lifeguards may prohibit individuals with poor swimming ability from swimming in deep water.

Pennsylvania State, Westcolang Lake & Masthope Mountain Community rules must be adhered to at all times.

Boating

Each property owner will be permitted to register only two watercraft units per lot (not per property owner). Vehicles must be registered in the name of the deeded property owner or any immediate family member possessing a valid Masthope ID amenity pass. Property owners who had more than two watercraft units registered with the POC in the 2003-2004 fiscal year will be permitted to re-register the same vehicles so long as the registration and insurance has not lapsed. With regard to multiple deeded lot owners, two registered watercraft per property would apply.

Guests will not be permitted to register watercraft in Masthope.

Warnings will not be issued for violations on watercraft rules and regulations. The first offense will result in a fine citation.

Three (3) violations per property may result in revocation of watercraft privileges in Masthope. This revocation can only be decided by the Masthope Board of Directors. Revocation will be enforced for one fiscal registration period.

MMC Boat Registration

All boats & boat trailers used on Westcolang Lake and ponds, even those with private docks, must be registered/re-registered with the POC office, each fiscal year (May 1st). State registration (when applicable) and proof of insurance for the watercraft must be provided for MMC boat registration, only Masthope deeded property owners will be permitted to register their own boats, (home owners insurance policy accepted, if applicable). Applications are available at the POC office or online at www.masthope.org.

Registration fees are \$20.00 for motorized boats and \$15.00 for non-motorized boats and boat trailers. Dated identification stickers are issued for new boat registrations and yearly re-registrations. Stickers should be affixed to the boat immediately, to avoid misplacing them. Be aware that the sticker area on boat should be clean and dry, before affixing sticker.

Lost stickers will only be replaced if the owner produces proof of registration (i.e. office receipt) and the cost for replacement is \$20.00 for motorized boats and \$15.00 for non-motorized boats and boat trailers and \$10.00 for dated identification stickers.

WARNING: The PA Fish & Boat Commission actively enforces all of the fish & boat regulations promulgated by the PA Fish & Boat Commission as authorized by law, on all Masthope water bodies and Westcolang Lake. For example, as of May 1, 1995 a wearable PFD (life jacket) is required for each person on board all boats. A throw-able flotation device (Type IV - seat cushion or ring buoy) can be no longer used as a substitute for a wearable device. Boats 16 feet in length or longer are required, in addition, to have one throw-able device on board. Canoes and kayaks, regardless of length, are not required to carry a throw-able flotation device. Also, all boats less than 40' must have some means of making an efficient sound signal. (A referee whistle or air horn is acceptable.) The Commission will actively issue a citation to anyone in violation of the code.

All privately owned boats, of any size, must carry a valid registration and must also be registered at the POC office. All watercraft using a waterway of Masthope must carry a current MMC identification sticker.

Boating on Westcolang Lake/Rules of the Westcolang Lake Association, Inc.

Westcolang Lake is limited to motorboats (a maximum of 18' in length), personal watercraft (PWC), sailboats or sailboards with a maximum sail area of 90 sq. ft., rowboats powered by oars or an electric motor, canoes powered by paddle or sail or trolling electric motor, paddle boats, pontoon boats, kayaks and Coast Guard approved inflatables. The Snow Pond is limited to rowboats, canoes, paddle boats, pontoon boats, kayaks and Coast Guard approved inflatables.

It is the specific intent of these rules to preserve the private character of Westcolang Lake. It is further intended that the surface of the entire lake will be shared in common by all property owners of Fawn Lake Forest, Masthope and Westcolang Village, Inc. Fawn Lake and Masthope Associations will notify its property owners that entry onto and from the lake must be made by each group at the location established for this purpose.

No boats shall come any closer than 20 feet of the shoreline, or any float, buoy or dock protruding into the lake, and the property owner's rights shall be respected at all times.

All boats must carry the appropriate Coast Guard approved number of personal flotation devices and the same shall be in good and serviceable condition.

Maximum size of powerboats will be 18'; sailboats 17'; maximum horsepower for powerboats shall be 199 for inboard or inboard/outboard type motorboats and 100 for regular outboard motors.

Powerboats must be operated at a rate of speed that will not endanger the life or property of any person.

Powerboats shall not exceed five (5) miles per hour (no wake) within 100 feet of a beach, pier, dock, float, buoy, anchored boat or swimmers.

Powerboats must operate in a counter-clockwise direction.

Powerboats shall give way to sailboats and manually propelled boats.

Water Skiing/Water Tubing

Water skiing/water tubing is prohibited between sunset and sunrise.

At least two (2) competent people must be in the boat; One (1) operator and one (1) observer, skiing/tubing boats shall operate in a counter-clockwise direction.

A Coast Guard approved flotation device must be worn by the skier/tuber. Ski belts are prohibited.

Whenever a skier/tuber falls or drops all other skiers/tubers must drop, and the boat operator must immediately return to the downed skier/tuber.

Dropping a ski/tube in open water is not permitted.

Sailboats

Sailors must not overload boat and should always judge local wind and water conditions relative to their sailing skills before entering the lake.

Fishing

Although our lakes are private, they are subject to state law.

Fishing licenses must be obtained by anyone 16 years old or above.

Current MMC ID must also be on their persons.

Licenses may be obtained locally at Wallenpaupack Sports Shop, Hawley PA or at WALMART, Honesdale PA. or any other facility approved by the Commonwealth of Pennsylvania.

Licenses can also be obtained online at www.fish.state.pa.us/license.htm.

Fishing by residents and guests is permitted; however, all persons fishing must observe the regulations established by the Commonwealth of Pennsylvania. This includes the requirement to display a proper PA fishing license.

For safety reasons, casting is prohibited from the shoreline in swimming areas.

State Boating Regulations

For more information on the State Boating Regulations, a copy of the Boating Handbook may be obtained by calling the Fish Commission NE Regional Office at (570) 477-5717, (Law Enforcement) (570) 477-2206 (Education) or online at: www.fish.state.pa.us.

The following age restrictions apply to the operation of a motorboat propelled by a motor greater than 10 horsepower (other than a personal watercraft (Jet Ski) - see next paragraph).

A person 11 years of age or younger may not operate such a watercraft.

A person 12 through 15 years of age may not operate such a watercraft unless they qualified and have in their possession a Boating Safety Education Certificate or have one (1) person 16 years of age or older on board.

The following state laws apply to the operation of personal watercraft (PWC, Jet Skis, etc.). It is illegal:

For anyone 11 years of age or younger to operate a PWC

For a person 12 through 15 years of age to operate a PWC with any passenger 15 years of age or younger

For anyone to operate a PWC unless they have obtained and have in their possession a Boating Safety Education Certificate

To rent a PWC to anyone 15 years of age or younger

To operate a PWC from sunset to sunrise

To tow a water skier behind a PWC with a capacity of two people or fewer, and to tow more than one skier

Lake Dock Rules & Regulations

All persons must be a member in good standing and have a valid Masthope Mountain Community ID or will be asked to leave the lake/dock amenities.

All rules shall be strictly enforced by the Boat Master and Lifeguards in the lake/dock amenity.

Everyone must assume full responsibility for his or her actions. Proceed at one's own risk. Members are responsible for their guests.

All watercrafts must be registered with the POC office and have all proper state and Masthope registrations and insurance.

Only ONE (1) personal watercraft PER LOT will be allowed to use docks and ramp at one time.

All vehicles with boat trailers must park in designated trailer parking areas only.

Fueling of watercraft is not permitted on or near the lake shore line. Fuel containers of any kind are not permitted to be stored anywhere along the amenity property line. Fueling should be done before bringing your watercraft to the lake.

NO swimming, diving, horseplay or fishing on or near the boat dock area.

Intoxication or lewd behavior will not be allowed.

All children 12 and under must be accompanied and supervised by a parent or responsible adult, at least 16 years old, near the boat/dock area.

No littering will be tolerated. Use receptacles provided. No glass containers or bottles are permitted at any amenity.

Any person vandalizing property WILL be prosecuted to the fullest extent of the law.

For the purposes of hygiene and safety, no pets are allowed at lake facility at any time.

The dock areas must be kept clear of bicycles, baby carriages and strollers to allow room for fishing and handling of boats, sails, paddles and oars. No one shall modify the dock in any way, but bumpers manufactured and sold to protect boats may be used.

No watercraft may be left over night at our docking facilities except in the case of emergencies, and Public Safety MUST be notified.

E. BEACH

You are responsible for the safety of your children and yourself. PLEASE FOLLOW THE DIRECTIONS OF THE GUARDS AT ALL TIMES. Each person using facilities must have a Masthope ID card available at all times. Lifeguards can use discretion to adapt rules to accommodate various bathing conditions (e.g. crowds). Lifeguards may prohibit individuals with poor swimming ability from swimming in deep water.

The Beach area is located at the end of Falling Waters Blvd.

Memorial Day Weekend through June - weekends only.

July and August - open daily. (weather permitting)

Mid - August through Labor Day Weekend - open based on available staff.

Beach Hours:

Sunday through Thursday 11am to 5pm, Friday and Saturday 11am to 6 pm

Check Masthope Messages for extended hours on weekends, holidays and special events.

All hours are weather permitting and at management's discretion.

Beach Swimming Area Rules and Regulations

No swimming outside of the designated swimming area marked by buoys.

Horseplay, pulling, dunking or tossing anyone is prohibited.

Gum, jawbreakers or other food is not permitted while swimming.

Glass of any type is prohibited on the beach.

Proper bathing attire is to be worn when swimming. No nude/semi-nude sunbathing.

Please clean up your area before leaving.

Children under 12 years old must have a parent or adult guardian (16 years or older) at the beach area while swimming.

No diapers permitted. Children who are not toilet trained must wear a swim diaper.

When no lifeguard(s) present, "swim at your own risk".

Private Parties at Beach

A "Special Event" permit is required for all private parties. Permits to use the MMC property shall be issued to MMC members in good standing and their authorized tenants. The members of the association shall be all persons who are owners or guests of owners (Masthope guest rules apply) of lots located in Masthope. If you are using the grills you must keep at least two (2) grills open for all other MMC members to use if they wish to. If you are getting food catered you will be responsible for setting up your own tables as well as removal of food. We (MMC) have the right to regulate volume of any music/band or DJ and the use/consumption of alcohol. No one under the age of 21 is allowed to consume alcoholic beverages. No glass is permitted on the beach area. Persons using these areas for parties are responsible to insure that the areas will be cleaned up immediately after the party. Failure to do so will result in a fine of \$150.00 to cover the cleanup cost. DO NOT leave your trash bags on site or at the dumpster by the Beach Café. All special arrangements are subject to approval. The person signing the contract will be responsible for any damage to the premises caused by any guest. A final count with the exact number of people and other information will be required seven (7) days prior to the function. For swimming parties, certified lifeguards are required and need to be approved by the Activities Director. MMC facilities rules must be adhered to for all private parties.

F. RIVER PARK

River Park Hours:

Daily Dawn to Dusk

General Information

Be sure to observe the Masthope signage so as not to disturb private property owners on the river front.

The River Park is an amenity of Masthope - therefore, all Masthope rules & regulations apply.

Masthope ID must be presented upon request.

Please clean up before you leave and take your trash with you. Let's keep the River Park beautiful.

Fires permitted only for cooking in the BBQ. No open fire. Discard ashes in steel ring with sand before leaving.

G. POOL COMPLEX

The following guidelines are designed for your safety. You are responsible for the safety of your children and yourself. PLEASE FOLLOW THE DIRECTIONS OF THE LIFEGUARDS AT ALL TIMES. Each person using facilities must have a Masthope ID card available at all times. Lifeguards can use discretion to adapt rules to accommodate various bathing conditions (e.g. crowds). Lifeguards may prohibit individuals with poor swimming ability from swimming in deep water.

The pool is open from Memorial Day Weekend through 3rd week of June - weekends only.

July and August - open daily. (Weather Permitting)

Mid - August through Labor Day Weekend - open based on available staff.

Pool Hours

Monday – Thursday 11am – 7 pm, Friday & Saturday & Sunday 10am – 8pm Check Masthope Messages for extended hours on weekends, holidays and special events (All hours are weather permitting and at management's discretion)

Pool Rules and Regulations

Diving allowed in designated areas only.

Only Coast Guard approved flotation devices are permitted in the pool.

Horseplay, pulling, dunking or tossing anyone is prohibited.

Individuals may only enter pool feet-first unless in designated diving area.

Keep ladders and steps clear and free for entering or exiting from pool.

Running in the pool area is not permitted.

Gum, jawbreakers or other food is not permitted while swimming.

Eating or glass of any type is prohibited in the pool complex. Picnic tables are available for use outside pool complex. Only drinks in plastic or styrofoam containers will be allowed in the pool area.

In compliance with the terms of our liquor license, only alcoholic beverages which are served from our bar will be allowed in the pool.

No balls, frisbees, or other throwing objects permitted in the main pool.

No pets in pool areas.

Please clean up your area before leaving.

Shoes must be removed before entering the pool, except water shoes.

No cut-offs or blue jeans in the pool. Only proper swim outfits for swimming. Plain white T-shirts are allowed.

Children under 12 years old must have a parent or adult guardian (16 years or older) on the deck in the pool area while swimming.

No diapers permitted. Children who are not toilet trained must wear a swim diaper.

Lap lanes are designed for continuous lap swimming.

Wading Pool

Children MUST be accompanied and supervised by an adult or guardian at least 16 years old at all times.

NO JUMPING OR DIVING in Wading Pool.

No diapers permitted. Children who are not toilet trained must wear a swim diaper

Diving Board Rules

You must be able to swim to use the diving board.

Flotation devices or objects of any type are prohibited.

Only one person allowed on diving board at a time.

Look before diving or jumping to make sure no one is in the diving area.

You are allowed only one bounce on the diving board at a time.

Dive or jump only in a straight line out from the end of the diving board.

Your hands must enter the water first when performing a headfirst dive.

Swim to the closest ladder immediately after diving or jumping.

Horseplay and foul language are prohibited.

Individuals dive or jump at their own risk.

Slide Rules

You must be able to swim to use the slide.

Flotation devices or objects of any type are prohibited.

Only one person allowed on slide at a time.

Look before sliding to make sure person before you is at the pool ladder and no one is in the slide area.

Swim to the closest ladder immediately after sliding.

Horseplay and foul language are prohibited.

Individuals slide at their own risk.

H. REMEMBRANCE PARK

After the events of September 11, 2001, the skating pond at the front entrance of the Community was renamed "Remembrance Park". The Park now has a gazebo island, pond fountain and benches for sitting and quiet enjoyment.

Park Rules

Fishing at this facility can be done on a catch and release basis only. This facility is subject to state law and fishing licenses must be obtained by anyone 16 years old or older.

No swimming allowed.

Children under 12 years old must have a parent or adult guardian (16 years or older) while at the park.

Do not throw any object in or on pond.

Ice skating is permitted at your own risk.

Model Watercraft only.

I. TENNIS

The activities attendants and instructors have the authority to enforce and regulate all tennis reservations, procedures and rules.

Tennis courts are for tennis play only. No glass containers on courts, please.

Tennis Attire Regulations:

Proper attire is required at all times.

Rotation System

The rotational system will be in effect and supervised by MMC personnel Memorial Weekend through Labor Day Weekend. All courts are on a rotational basis each weekday until 10pm. The following rules apply to rotational play.

All rotation sign-ups must have the names of at least two (2) players for singles and four (4) for doubles.

One player of a party must be at least 15 years old for weekend or holiday play.

All rotation courts will have one (1) hour of play whether for singles or doubles.

Two (2) listed players may allow two (2) others to join them for doubles but substitution for the original players listed is not permitted.

When court time is up and new players approach a court in use, the occupying players must finish the game in process on a no-add basis and immediately leave the court. Players must vacate the court even if there are other courts available.

Players are allowed to play on an empty court, but if reservation players arrive, they must vacate for the new players.

No player may be abusive to any staff member or they will be asked to leave the court.

Tennis courtesy and all tennis rules must be observed when using MMC tennis facilities.

Tennis Reservations

All courts are available by reservation for one hour each from 9am until 4pm, seven (7) days per week, Memorial Weekend thru Labor Day Weekend. The names of a property owner, in good standing, will be necessary to make reservations. Reservations can be placed by calling the administrative offices at (570) 685-4790 between the hours of operation.

J. BASKETBALL COURT, BOCCE BALL COURT, SHUFFLEBOARD, AND PADDLEBALL COURT RULES

Valid Masthope identification is required to use these facilities.

This court area is only to be used for the game for which it is intended or for special functions of Masthope.

Sneakers must be worn to use courts. (No black sole shoes)

Absolutely no glass containers are allowed - no alcohol - no smoking in court area.

No skateboarding - skating - bicycling on courts.

No foul language – no horseplay - loud music will not be tolerated.

Spectators and substitutes must try to use provided benches.

Please clean up after yourselves (littering will be subject to a fine).

K. MISCELLANEOUS - OUTDOOR

Ice Skating

Ice skating is not recommended on any Masthope lake or pond due to unsafe ice conditions. Skating is at one's own risk.

Joggers

Curving roads, blind spots and occasional drivers exceeding safe speeds do not necessarily mix very well with runners. Joggers are encouraged to wear bright clothing and must run toward moving traffic for maximum visibility.

Bike Riders

As required by law, bike riders must wear a helmet and ride with the flow of traffic.

L. RECREATION PROGRAMS

Current information concerning Recreation Programs may be found in the Masthope Newsletter, Weekly Masthope Messages or website, on fliers posted around the community or by calling the administrative office at (570) 685-4790.

To use Masthope equipment property owners and guests must leave a membership card with check-in person closest to the facility.

Guests/renters are charged for the use of these facilities (See handbook individual amenity section for amounts, etc.)

Property Owners receive a discount of 50%; guests receive a discount of 25% off.

M. RECREATION FACILITIES

Use by Residents and Guests

All Masthope owners (in good standing) and their guests may use recreation facilities. Owners and guests shall have their Masthope ID cards on them at all times. Owners are responsible for the actions of their guests while on the premises. All other persons shall be considered trespassers unless on the premises with the permission of authorized MMC personnel.

Rules and Regulations

Littering

All owners and guests are requested to keep recreation facility areas clean and deposit all litter, cigarette and cigar butts and refuse in the refuse containers. Residential and other household garbage shall not be placed in or around recreation facility trash receptacles or dumpsters.

Alcoholic Beverages

No alcoholic beverages shall be permitted at any time at recreation facilities, except as otherwise noted, unless prior approval in writing is first obtained from authorized MMC personnel. Violators shall be considered trespassers.

Illegal Activities

No illegal activity, as defined in PA Crimes Code, shall be permitted on the premises at any time.

Motorized Vehicles

Motorized vehicles are prohibited on MMC recreation property except for maintenance and rescue purposes. (This includes mini-bikes, mopeds, ATV's, snow mobiles and motorcycles.)

Glass Containers

Because of the danger posed by broken glass, glass containers of any kind are prohibited on MMC recreation property.

Radios; Noise

Radios, recorders and portable stereos must be used with earphones or kept at a volume level low enough to be heard only by the listener.

Hours

Outdoor recreation facilities are open daily from sunrise until dusk, except for special events approved by the MMC. Only authorized MMC personnel shall be permitted on MMC property after closing. All persons violating this rule shall be considered trespassers.

Closing Date - Early Closing

It shall be the policy of the Masthope Mountain Community POC to keep all beaches and outdoor pool facilities open from July 4th Weekend through the Labor Day Weekend, unless, in the judgment of the Community Manager, circumstances warrant the early closing of a facility. The Community Manager shall consider such criteria as weather, availability of personnel, facility usage and geographical location in determining whether or not to close a facility.

Selection of Facility for Early Closing Notice

In the event that a facility must be closed prior to Labor Day Weekend, the Community Manager shall select that facility which has the lowest usage for early closing. Notification of such decision shall be conveyed to the membership in advance of the closing by means of flyers distributed at the gates, signs posted at the MMC office and Bulletin Boards and publication in Weekly Masthope Messages, if possible.

N. RIDING & BOARDING STABLES (570) 685-4427

General Information

Masthope property owners (in good standing), and members of their immediate families, are entitled to horseback riding. There will be a fee charged for guests/renters, per person/per ride.

All stable activities will be at the discretion of the Stable Manager and weather permitting.

Reservations are strongly recommended. Reservations are taken beginning on Monday for the week ahead. Please arrive 10 minutes early to allow for necessary paperwork and to ready yourself with a helmet. Late arrivals may have to forfeit their scheduled ride.

The stables are closed on Tuesdays

All riders or the parent/guardian of children under 18 years of age must sign a release of liability waiver before riding

All riders must wear long pants (no shorts), sturdy footwear and an approved helmet.

All rides are under the supervision of a Masthope qualified trail guide or arena personnel.

No unauthorized persons shall enter the barn or arenas without the guidance or approval of the Stable Manager or their representative.

No children shall be left at the stable unattended. Stable volunteers (15 and older) should call ahead to make arrangements, with the Stable Manager, before coming to the stables.

Each individual member in good standing will be limited to one (1) ride per day. An additional restriction of one (1) ride per weekend/per person will apply from June to September. Anyone wishing to take additional rides may do so on a first come first serve, standby basis.

Anyone not able to make a reserved activity must call to cancel.

All riders must show a skill level appropriate for the scheduled activity. The Stable Manager or their representative has the right to refuse riders from participating in a given activity if the rider's lack of skill presents a safety hazard.

All children under the age of 16 must pass a qualifying test to ride on the trails. A parent or guardian must ride the trail with the child.

The stable schedule will be posted at the stables in the Weekly Messages and the Newsletter, hours subject to change at the Stable Manager's discretion.

No smoking or intoxicating beverages are permitted in the stable area or on rides.

Property owners, their guests and/or renters engaging in obstructive behavior during stable operations may be subject to fine citation and/or banning from the stable amenity.

Fees for renter and guest

Trail rides \$20.00 per hour/per person

Arena rides \$10.00 per half hour/per person

Pony rides (Hand Lead) \$5.00 per 6 loops/per person

Private Horse Boarding

Masthope Property Owners in good standing may privately board horses for a fee when space is available. Contact the Stable Manager for current fee structure and procedures.

After Hours Use for Private Horse Boarders

Advance notice is required so horses can be left in the outdoor arena and to verify that visits are acceptable.

Gate keys will be distributed to boarders.

The driveway gate must be secured upon entering and leaving the facility.

The horse owner must be present at all times. The horse owner is responsible for the conduct of their guests and accepts all liability for damage or injury sustained while visiting the facility.

No minors (anyone under 18 year of age, horse owner or not) will be allowed without the parent or legal guardian present.

Minimum of (2) adults must be present for after hour's activity. A maximum of (4) people including the owner will be permitted after hours.

Only the horse owner is permitted to enter the pasture with the horses. Pasture activity should be limited to turning the horse out. Only the back gate should be used.

When finished, all gates should be secured and lights turned off.

Failure to comply with these rules will result in loss of Masthope boarding privileges.

Stables staffs who are also boarders shall follow these procedures and rules.

The stables manager maintains the authority to restrict after hours use for any reason.

Programs

All Stable activities are weather permitting, and at the discretion of the Stable Manager or their representative.

Arena rides

Daily: July thru Labor Day Weekend. Reservations recommended. All other times reservations are required, see Weekly Messages or call stable for openings.

Trail Rides

Daily May thru November, remainder of year at Manager's discretion.

Private Lessons

Call for appointment. \$25.00 each half hour lesson or four (4) lessons for \$90.00.

Horse Shows/Events

Property owner and guest/renters participation with games on horseback: Schedules to be announced in the Weekly Messages and Newsletter.

III. COMMUNITY/PUBLIC SERVICE

A. COMMUNITY LODGE

Masthope Lodge & Surrounding Area

The Lodge building is open to all Masthope property owners, their guests and the public. Please remember that property owners and their guests must have their Masthope ID's on them, at all times, for all programs taking place in the building. Lodge facilities include The Summit Grill Room and Restaurant, Banquet Facility/Property Owners Lounge, upper and lower commons, Scramble Food Court, game room, Safety & Welfare Office and two (2) sets of bathroom facilities.

The facilities surrounding the Lodge include the Ski Slope & Ski Welcome Center, administration building, Market Place, outdoor & wading pool, playground, basketball court, tennis courts, paddleball court, bocce ball, shuffleboard courts, volleyball court, picnic area w/BBQ pits and recreational lawn.

Lodge Rules & Regulations

The Lodge is a family facility for MMC members and guests where they may go to eat, talk, play, read and exercise all year round. The entire building is a smoke free facility.

It is expected users will be courteous to personnel. Lodge personnel are authorized to service the needs of members for recreation equipment, etc. and to maintain order in the building. Masthope's Management, Lodge attendants or Public Safety are authorized to request any member who is destructive of property or abusive to others to leave. Non-compliance will result in appropriate action by Public Safety Officers.

The Lodge is officially open for general use only when staff is present, during hours posted as designated by the POC.

Any individual, member or Masthope group or organization wishing to use the Lodge facilities for any private party, special program or function must first obtain permission and schedule such event at the administrative office and schedule the event through the food and beverage manager.

The sponsoring group is always responsible for appropriate use of the facility during the time of its program and must follow the clean-up checklist before leaving. The fee for private parties or other special events will be established by the Board of Directors and is subject to change without notice.

No skateboarding, skating, bicycling, scooters, go-peds, etc. anywhere in the lodge area.

Children under the age of 12 will not be permitted in the facility without a parent or legal guardian at least 16 years old.

When using The Lodge, Banquet Room / Property Owners Lounge, The Summit Grill Room and Restaurant; shirts, shoes and proper attire are mandatory at management discretion.

B. THE SUMMIT RESTAURANT, PROPERTY OWNERS LOUNGE/BANQUET ROOM, FOOD PAVILLION AT BEACH AND THE SCRAMBLE FOOD COURT

General Information

The Summit Restaurant at Masthope is located in the Community Lodge.

Menus are available for take-out. Phone orders also accepted. Menus are available in the Restaurant.

The Beach Café Pavilion is located at the Lake.

All hours of operation are subject to change without notice.

Check your Weekly Masthope Messages or web page for daily hours, holiday hours and changes of schedule.

The Summit Restaurant & Grill Room Hours

Peak Seasons (Summer & Winter - during week & weekends)

Off Season (See Weekly Messages)

The Summit Restaurant & Grill Room Rules

The following is the policy regarding the authority of the POC Managers to restrict patrons. (Synopsis) A Manager may: 1) Eject any lounge/restaurant patron(s) who exhibits disruptive behavior. 2) Permanently bar members from premise until reinstated by the Board of Directors or appointed committee. However, such a member shall have the right to appeal the decision of the Manager by requesting to be put on the Board of Directors' agenda, in writing. They should appear with witnesses to overturn the decision of the Manager.

Must be 21 to be served and or drink alcohol.

Pennsylvania Liquor License restrictions supersede any standing POC rule and/or regulation.

No firearms or weapons allowed.

We reserve the right of refusal.

Last call MEANS last call.

No children will be allowed in the bar or in the lodge after 11pm. No one under the age of 21 may be in the bar area of the Summit Restaurant after 9pm without a parent or guardian present at all times.

At no time may an individual under the age of 21 be permitted to sit, stand or loiter around the bar area.

Children must be supervised at all times by parent or legal guardian.

All pool cues will be brought into security and any table games will end by 11pm.

You must be at least 18 or accompanied by an adult to play pool.

You must have a valid Masthope ID to receive ping pong equipment.

No glass is allowed in the commons, outdoor patio or poolside at any point in time.

If you are going to leave The Summit Restaurant or The Grill Room with a beverage just let the bartender or server know and they'll switch your glass to a plastic cup.

Scramble Food Court Hours

Peak seasons (Summer & Winter - during week & weekends)

Off seasons (see Weekly Messages)

Outside Patio

We strongly recommend that all patrons wear shoes in this area.

No glass is allowed on the outdoor bar area.

Limited menu available.

Hours are based on seasonality as well as weather.

All Pennsylvania Liquor Control Board (PLCB) laws apply.

No one under the age of 21 will be served alcohol.

You must have proper ID to purchase and consume wine and spirits.

Smoking is permitted in the patio area only.

Be mindful no food is allowed poolside.

No outside food is allowed to be brought in without Food & Beverage Director's approval.

Banquet Facility/ Property Owners Lounge

If there is a private event/banquet in progress, do not enter the event unless invited by the host.

The service bar will be open as per management discretion

No outside food is allowed to be brought in without manager's approval for private parties.

The Summit Restaurant does not assume responsibility for the damage or loss of any merchandise or article left in the banquet facility, restaurant or its properties prior to, during or following the function or event.

The Summit will hold a date for a tentative booking without obligation for 10 days. Within 10 days we must receive a signed contract and a non-refundable deposit, or the date will not be held. The deposit

securing the booking is forfeited if the function is cancelled for any reason, unless the specified date and time are rebooked with another function of equal or greater size.

All special arrangements are subject to approval.

Decorations and/or displays may not be attached to walls, doors, windows or ceiling with push pins, glue or any other item that will cause damage to the finish.

We reserve the right to regulate the volume of music.

Please note use of the elevator is not a game for children; please be aware of tomfoolery in the elevator.

Alcoholic Beverages

Only permitted in the reception and dining area. No glass is permitted outside or in the lodge.

We reserve the right to refuse alcoholic beverage service to any guest at the function who is under 21 years of age and/or limit the consumption of any guest, for the safety and comfort of everyone.

Banquet room capacity as follows:

200 person capacity without dance floor

160 person capacity with dance floor

Over 200 people our banquet manager will go over other special options to accommodate your needs

Private Parties

Private parties are allowed only if there is no Masthope function scheduled at the same time in the designated area.

The lodge will remain open and use of general lodge area and games cannot be stopped for any private function.

Property owner hosting the party is responsible for the behavior of guests and any damages to Masthope property.

Parties must be held during regularly scheduled Lodge hours and Security must be on duty.

Parties are not to exceed five (5) hours.

The number of guests must comply with all fire codes for the building.

A contract must be signed and approved and all fees paid at least two (2) weeks prior to the date of the event.

Space may not be available during ski season.

Other rules relating to Lodge or facility use will be posted in the Lodge and may be amended from time to time.

Beach Café Pavilion Hours

Summer only (See Weekly Messages)

C. THE MARKET PLACE AT MASTHOPE – (570) 685-9412

General Information

The Market Place at Masthope is located at the Top of The Mountain Complex by Parking Lot A. 15 minute parking is available for store shoppers. Anyone who violates the 15 minute parking spots will be booted and fines will be applicable.

The Market Place carries daily newspapers & Sunday newspapers from NY, NJ & PA. Subscriptions are available.

The Market Place sells lottery tickets and scratch-off instant tickets.

It features a variety of items: fresh coffee, breads, cigarettes w/valid ID, household items, groceries, stamps, hardware, deli, candy, seasonal items & Masthope clothing.

Check our Weekly Masthope Messages or web page for daily hours, holiday hours and changes of schedule.

The Market Place Hours of Operation

Summer Only

7:00am – 7:00pm Mondays – Thursdays

7:00am – 8:00pm Fridays & Saturdays

7:00am – 6:00pm Sundays

All Other Seasons

7:00am – 6:00pm Sundays – Thursdays

7:00am – 7:00pm Fridays & Saturdays

See Weekly Messages for Holiday Hours

The Market Place Rules

Must be 18 years old to be sold cigarettes.

Must be 18 years old to buy Lottery Tickets.

Shoes & shirts must be worn in the store at all times.

No firearms or weapons allowed.

Ski boots in winter allowed.

D. BIG BEAR SKI AREA - (570) 685-1400

General Information

Ski Big Bear is a Masthope property owner amenity, and is opened to the public. The ski area is presently run by a management corporation.

Ski Big Bear has a 650' vertical drop, 18 ski trails and snow tubing, which are currently serviced by six (6) lifts. The mountain is serviced by the National Ski Patrol and has 100% snow making capability with state of the art snow guns and grooming equipment.

Each property owner pays an annual ski assessment that entitles the property owner, and qualified family members to use their Masthope property owner ID card as a season pass for Ski Big Bear.

Masthope property owners opted to pay 50% of the price of a tubing lift ticket vs. paying a special assessment to put the tube run in.

Ski Big Bear has a comprehensive business plan; all ski profit is kept in a special ski reserve account for the purpose of funding ski related expenses. Allocation of the annual ski funds shall be decided by the Board of Directors as part of the annual budget process.

Masthope property owner guest passes, which when used for skiing/snowboarding or tubing, offer a 25% discount towards a lift ticket.

Ski Rules & Regulations

The Masthope property owner ID card(s) must be updated annually, a signed waiver of liability is required as part of the update. All pass holders over the age of 18 must sign for themselves. Children under the age of 18 must have the waiver signed by a parent or legal guardian. Upon signing the waiver, the pass will be marked with a ski sticker, to allow it to be used for skiing.

The Masthope property owner ID card must be properly displayed at all times while skiing.

The Masthope property owner ID card is NOT TRANSFERABLE and is not to be used by anyone other than the cardholder.

Snow tubing, ski equipment rentals and ski school are not included in the annual ski assessment.

Snowmobiles, sleds and toboggans are not permitted on the ski trails.

Pets are not allowed at the ski area or in the Lodge.

Property owners and their guests must adhere to the universal responsibility code of conduct for all skiers and snowboarders.

Skiers should always stay in control and be able to stop or avoid other people or objects.

People that are ahead of you have the right of way. It is your responsibility to avoid them.

You must not stop where you obstruct a trail or are not visible from above.

Whenever starting downhill or merging into a trail, look uphill and yield to others.

Always use devices to help prevent runaway equipment.

Observe all posted signs and warnings. Keep off closed trails and out of closed areas.

Prior to using any lift, you must have the knowledge and ability to load, ride and unload safely.

Ski trails are named and marked according to degree of difficulty with a universal coding. Skiers should use this code and a trail map when choosing a ski/snowboard trail for their level of skiing/snowboarding comfort.

GREEN CIRCLE = EASIEST (NOVICE/BEGINNER)

BLUE SQUARE = MORE DIFFICULT (INTERMEDIATE)

BLACK DIAMOND = MOST DIFFICULT (ADVANCED)

DOUBLE BLACK DIAMOND = EXPERT ONLY

Hours of Operation

Weather permitting, SKI BIG BEAR is scheduled to open the weekend before Christmas and closes mid-March. The following is a schedule of the hours of operation during non-holiday periods:

Monday - 9:00 AM to 4:30 PM

Tuesday – Closed (Expect Holidays)

Wednesday - 12:00 noon to 9:00 PM

Thursday – 12:00 noon – 9:00 PM

Friday – 9:00 AM to 9:00 PM

Saturday - 9:00 AM to 9:00 PM

Sunday – 9:00 AM to 4:30 PM

Hours are extended during holiday periods. Please visit www.ski-bigbear.com for additional information on hours, events, rates and more.

IV. ADMINISTRATIVE POLICY & PROCEDURES

A. ADMINISTRATIVE GENERAL INFORMATION (570) 685-4790

Administration Office Hours

The POC Administrative Office hours of operation are from 9:00am to 4:00pm: Summer, open 7 days a week – winter, closed Tuesdays – except holidays. See Masthope Messages or Masthope website for holiday schedules.

During the spring and fall seasons, the office is closed Tuesdays and Wednesdays. See Masthope Messages or Masthope website for holiday schedules.

B. PICTURE ID PASSES

ID Card Policy

Current ID's are required to use all Masthope facilities. ID's will be required for any person two (2) years old and older. They are available at the POC office. Any outstanding assessments, citations and dues must be paid before ID's can be issued. ID's must be picked up in person.

All property owners applying for membership ID cards must provide the following forms of identification for all immediate family members, where applicable, to show proof of family relationship:

- (1) birth certificate,
- (2) valid driver's license,
- (3) marriage certificate,
- (4) adoption/court/foster papers.

All passes will be picked up and signed for at the POC office. Passes will not be issued or validated through the mail or any other delivery service. Each pass will be valid as long as the property owner is a member in good standing. In the event that the member/property owner chooses not to pick up his/her passes, he/she may authorize a non-member to do so, but such authorization shall be in writing, and signed by the member.

The Masthope property owner ID card(s) must be updated annually, with a ski sticker, to allow it to be used for skiing.

The Masthope property owner ID card must be properly displayed at all times while skiing.

The Masthope property owner ID card is NOT TRANSFERABLE and is not to be used by anyone other than the cardholder.

In the event an ID card is lost or stolen, the member will be able to replace the lost or stolen pass at a cost of ten dollars (\$10.00) for the first time and twenty-five dollars (\$25.00) afterwards per pass.

Property owners will be entitled to a day paper pass, once, after that the fee will be enforced.

Paper passes will not be issued between the Friday after Thanksgiving and the Sunday after St. Patrick's weekend.

Only deeded members can replace lost passes or secure paper passes.

Any members in arrears, with dues or any other payment due the POC shall not be allowed to use any of the amenities or facilities until such time that the arrears are settled. Members, however, that are in arrears may be allowed to use the bar and restaurant. Members in arrears may also ski at Big Bear providing that they pay full pass fees with no discounts allowed. Any member whether in arrears or not, violating these rules shall be subjected to action in the following manner:

First offense: \$250.00

Second offense: \$500.00

Third offense: \$1000.00

Fourth offense: Revocation of membership for one year by community vote at the next scheduled General Membership Meeting.

ID Card Returned

Masthope requires that all membership ID and guest cards be turned in by closing of the sale of their property. There will be a \$20.00/per card charge for ID cards that are not turned in by closing.

Type and Use

ID passes will take the form of an ID card as approved by the Board of Directors. A valid card will permit the registered holder the use of all Masthope facilities, subject to the established rules and regulations of each facility. Authorized users shall have their passes with them at all times when using MMC facilities.

Single Family Owned Lots

Passes will be issued only to members in good standing, and only if all properties owned by the member are in good standing, as follows:

Each lot may receive picture passes for deeded property owners, their grand and great grandparents, parents, children, spouses of children and grand and great grandchildren, up to 12 passes per lot.

Any individual or families that have established membership rights prior to May 22, 2004, will not be affected by these rule changes; they shall be "grandfathered." Upon sale/transfer of the property the 12 pass per lot motion will apply. All additional designated immediate family members who wish to obtain an amenity pass shall pay a fee of one hundred dollars (\$100.00) per pass/per fiscal year.

Property owners will also receive four (4) guest passes. If a member has additional lots, he/she may receive four (4) guest passes per additional lot at no cost.

Effective May 22, 2004 the Masthope Mountain Property Owners Council will recognize one (1) deeded property owner and his/her immediate family as being eligible for amenity pass use. These property owners shall be classified as designated property owners.

Effective May 22, 2004 - the Masthope Mountain Property Owners Council will not restrict amenity usage from multiple deeded property owners if they were property owners prior to May 22, 2004.

Any other parties listed on the deed shall be classified as undesignated property owners.

Deeded designated immediate family members will be given a maximum of 12 identification passes. Immediate designated family members are defined as: deeded property owner, deeded property owner's spouse, deeded property owner's children, deeded property owner's children's spouses, deeded property owner's parents, deeded property owner's grandparents, deeded property owner's great grandparents, deeded property owner's grandchildren and deeded property owner's great grandchildren.

Passes not required for children under two (2), unless using the ski amenity. Proof of identity shall be required to show immediate family relationship.

All additional designated immediate family members who wish to obtain an amenity pass shall pay a fee of one hundred dollars (\$100.00) per pass/per fiscal year.

For additional undesignated deeded property owners wishing to obtain an amenity pass, the following rules apply:

Additional undesignated deeded families will be charged a full year's family dues for amenity passes.

Immediate undesignated families will be issued a maximum of 12 amenity passes. Immediate undesignated family members are defined as: deeded property owner, deeded property owner's spouse, deeded property owner's children, deeded property owner's children's spouses, deeded property owner's parents, deeded property owner's grandparents, deeded property owner's great grandparents, deeded property owner's grandchildren and deeded property owner's great grandchildren. Passes not required for children under two (2), unless using the ski amenity. Proof of identity shall be required to show immediate family relationship. The type of proof required to determine family members shall be at the discretion of the POC.

The prior rules that are not affected by the establishment of the new rules shall remain in effect.

In the event a property that is "grandfathered" is sold or has a deed change, the privilege of multiple owners receiving membership passes shall no longer be applicable. The rules adopted on 5/22/04 will then be in effect on that property.

If a current member or members sell their property and purchase another property in Masthope those individuals shall fall under the newly adopted rules (5/22/04).

Merged lots receive four (4) guest passes, regardless of number of lots merged.

Guest Use of Facilities

Guests of members will carry a guest pass at all times when using facilities.

Picture ID member MUST accompany and sign in guests at each amenity.

Members will be responsible for the actions of their guests, tenants and invitees at all times.

Each dues paying property owner will be entitled to four (4) guest passes. The use of one (1) or all of the allocated guest passes will entitle the user to all of the amenities with the exception of lift tickets (25% discount), Horseback trail rides and the use of the physical fitness center which will incur an additional fee.

For each guest who wishes to take a horseback trail ride, cost twenty dollars (\$20.00) per person/per 1 hour trail ride. Arena rides cost ten dollars (\$10.00) per person/per 1/2 hour ride. Arena lead rides cost five dollars (\$5.00) per person for 6 loops.

For each guest who wishes to use the new physical fitness facility, the cost will be seven dollars (\$7.00) per day.

If a property owner wishes to purchase additional passes over the allotted four (4) the cost will be as follows:

Daily amenities fee will be five dollars (\$5.00) per person.

Weekly amenities fee (7 consecutive days) will be twenty-five dollars (\$25.00) per person.

Monthly amenities fee will be seventy-five dollars (\$75.00) per person.

Corporate Passes

Corporations will be assigned four (4) picture passes and four (4) guest passes. The four picture passes will be determined by the corporation as to who their four (4) primary individuals will be.

Renters Passes

Members who rent their home(s) to others need to file the necessary documentation with the POC office for the issuance of renter's passes to their renter(s) (see rental policy). Such issuance will comply with all other provisions of this chapter. Each renter who wishes to use the stables will be charged the following fees: horseback trail ride, cost twenty dollars (\$20.00) per person/per 1 hour trail ride. Indoor or outdoor arena rides cost ten dollars (\$10.00) per person/ per 1/2 hour ride. Pony rides cost five dollars (\$5.00) for 6 loops.

All known non-owner occupants of improved properties within the community, except immediate family, shall be considered renters and will need to be registered with administrative office (see rental policy), regardless of whether any actual consideration is paid to the owner of the property.

NO TEMPORARY (PAPER) PASSES DURING SKI SEASON.

Temporary (paper) passes for the ski season will no longer be issued. If you forget your pass, your options are: 1) purchase a new pass for \$10.00, if applicable 2) purchase daily lift ticket.

No exceptions—this will be strictly enforced. To avoid this problem, please have your valid pass with you.

Ski Pass Transfers - No Ski Amenity Transfers will be allowed.

Ownership

All passes will remain the property of Masthope Mountain Community. Passes may be invalidated by the POC due to misuse and rights of use of facilities revoked in accordance with the bylaws and rules and regulations of the community.

C. SELLING PROPERTY

Sale/Transference of Masthope Real Estate Properties

A current property owner interested in the purchase of a Masthope POC owned property that is adjacent to their property would need to follow these steps:

Establish that the adjacent property is owned by Masthope and is on the POC availability list. This list can be obtained from the POC office.

Selling Your Lot or House?

Disclosure Packets Required for Resale of Lots or Units

Property Owners are hereby notified that, in accordance with Pennsylvania Act 180 of 1996, a disclosure packet (resale certificate) is required upon the resale of a lot or unit in a planned community. Disclosure packets are available from the POC office at a cost of \$100.00. If you are selling your lot in Masthope, you are required by law to provide the packet to the buyer prior to closing. Consult with your attorney in this matter. Dues disclosure information to attorneys/abstract companies representing buyer and/or seller will be released upon written request for a fee of \$15.00.

Capital Improvement Fee

A Capital Improvement Fee (CIF) will be assessed upon the sale or transfer of any lot in Masthope, improved lots to be assessed the amount of last year's membership fee. Unimproved lots will be assessed 50% of last year's membership fee. The Capital Improvement Fee shall be waived for property owners making purchases which include their primary residence only. Purchases made by property owners, which do not include their primary residential lots, shall not be exempt from the CIF. No Capital Improvement Fee(s) shall be imposed on any gratuitous transfer of properties between any of the following family members: spouses, parent and child, siblings, and grandparent or grandchild. (This rule is not applicable to the gratuitous transfer of property to any other relative or friend). If the property has not been re-conveyed within the allowed eighteen (18) month period, the entire Capital Improvement Fee(s) shall be immediately due to the POC. The record and bookkeeping shall be done by the POC.

Due to the increased desire to purchase properties through the Judicial Tax Sale which has caused an increase of purchasing by builders/speculators sometimes to the detriment of current property owners wishing to own an adjacent lot, any member in good standing who buys a lot or lots at the Pike County Tax Sale, for the exclusive purpose of adjoining the tax sale lot(s), Masthope POC will waive the Capital Improvement Fee on this purchase.

Any member seeking the protection of Act 180 must file an affidavit with the POC immediately after acquiring title to the real estate.

The affidavit must state the following:

I (name), certify that I am the owner of the following lots located within Masthope, and that I am requesting a waiver of the Capital Improvement Fee(s) based on Act 180. I hereby certify that if this lot(s) is not re-conveyed by me within 18 months of the taking of title, I shall pay the Capital Improvement Fee(s) due, as per Act 180, Chapter 53, 5302,(1) (I) (IV) (A)

List Lot(s) _____, _____, _____, _____

If the affidavit is not properly filed after 30 days of taking title, the entire fee will become due.

An affidavit must be filed for each individual property.

All dues on newly acquired property must be paid in full before the Capital Improvement Fee(s) will be waived.

All Capital Improvement Fee(s) collected by the Masthope POC shall be maintained in a separate capital account and may be expended only for new capital improvements or replacement of existing common elements, and may not be expended for operation, maintenance or other purposes.

Except for the Act 180 rules, these rules may be amended at any time by the POC.

Any property acquisition that occurred prior to the passing of this motion shall have 30 days to comply with these regulations.

Property Transfers

Property owners must transfer or have transferred any change that reflects on their original deed through Pike County Recorder of Deeds office located in Milford, PA. This applies to divorces, deaths, etc.

For any additional information, or changes to these procedures, please contact the POC office.

D. RENTERS

General Information

In an effort to enhance security, expedite the response of emergency services and control and limit the use of amenities to members and their tenants, the following rules govern the rental of properties:

All rentals of property within Masthope Mountain Community, as defined in the bylaws and restrictive covenants, shall be registered with the Masthope Mountain Community POC. All known non-owner occupants of improved properties within the community, except immediate family, shall be considered subject to this policy, regardless of whether any actual consideration is paid to the owner of the property.

Failure to comply with paragraphs A, B or C above, shall subject the property owner to the following fines:

First offense - \$500.00

Each subsequent offense - \$1,000.00

For each additional 30 day period of non-compliance - \$500.00

Prior Approval Process and Annual Review:

For any long term leases, 90 days or more, the owner must get prior approval from the Masthope POC as to whether there are any outstanding violations or complaints against said lessee. The POC reserves the right to withhold approval, of any such application, if there are in fact outstanding violations or complaints against the lessee. Long-term leases extending beyond 1 year shall be reviewed for approval on an annual basis.

Property Owners shall be responsible for any and all legal, administrative and collection costs incurred by the POC in connection with A, B or C above.

Property owners are responsible that all rules governing Masthope pertaining to them be made known to Lessee(s). The owner and the lessee shall be jointly and severally liable for damages caused by the lessee(s) and their guests to any community owned property, and they shall be responsible for payment of all fines and assessments imposed for violation of community rules and regulations, by-laws and/or restrictive covenants.

No leasing arrangement shall relieve a property owner from his/her obligations to the community, and the owner shall remain responsible, at all times, for the lessee(s) failure to comply with the provisions of the aforesaid documents.

Lease must contain the transferring of all amenities to renters and shall not provide for individual amenity usage, such as trash disposal, etc.

Lessee(s) cannot allow any property owner, guest or other lessee(s) not in good standing the use of any of their amenity passes. Amenities cannot be used by property owners and/or their guests, if the property owners have leased their property. Good standing shall include being current on maintenance fees, installment payments and/or overdue unpaid fines.

The lease may not be assigned or subleased by the lessee(s) and shall provide that the lessee(s) shall abide by the aforesaid documents.

Each lot shall be maintained in a neat and clean condition; grass and lawns shall be properly cared for and mowed; rubbish and debris removed, weeds controlled and all structures properly painted and maintained. If any lot is not so maintained, The Masthope Property Owners Council may maintain, restore or repair such lot, the cost of which shall be added to and become a part of the annual charge to which such lot is subject by the "Declaration of Protective Covenants" on Page 59, #4 "Maintenance of Lots."

Failure of the owner or lessee to pay charges and/or fines, within the time indicated at the time of notification of such charges/fines, will result in charges/fines being satisfied by the community by the following process:

30 days after notification of charges/fines, they will be posted to the property owner's account, with voting/amenity pass privileges being withheld, until charges are paid in full.

30 days after charges have been posted to the property owner's account and have still not been satisfied; the community will transfer the required amount from the security deposit. If, as a result of such action, the security deposit is reduced, then the owner, within 30 days of notification of balance of security deposit, will restore the deposit to its original \$150.00 or \$300.00, as applicable.

If the charges/fines are not satisfied by the 30 day time period, the community will take legal action as defined in the bylaws and covenants of the community.

The lessee(s) acknowledges that the lease for the property is in writing and requires the lessee(s) to comply with all the bylaws, rules and regulations, restrictive covenants and the rental policy of the community, and may be sanctioned for any infractions stipulated in the aforementioned documents.

The Masthope POC reserves the right to demand eviction of any lessee(s) who refuses to follow the aforesaid documents.

The Property owner or his agent must inform the POC in writing, within one (1) week, of any extension or termination of lease.

Property owners NOT in "GOOD STANDING" pursuant to the bylaws and covenants are NOT permitted to lease their property.

Renters Passes

All renters shall be entitled to a maximum of eight (8) rental passes based on the information submitted by the property owner renting the property. If needed, the renter shall be entitled to four (4) more passes at the cost of five dollars (\$5.00) per day for each pass; twenty five dollars (\$25.00) per week for each pass, seventy five dollars (\$75.00) per month for each pass.

Long Term Leasing Summary

	Admin Fee	Security Deposit	POC Approval	Picture Passes	Guest Passes	Daily Passes	Ski Privileges
Owner	\$200 Included in lease	\$300	Needed before occupancy	Put on hold	To lessee	POC requests 2 weeks prior notice	Retains
Lessee				Only those listed on lease	4 from lessor		25% off

Long Term Leasing Information (90 days or more)

The owner will be assessed an administrative charge of \$200.00 for 90 days or more each time said owner arranges for amenity usage passes for lessee.

Renters (listed on lease) get picture passes (subject to the same rights as guest passes). Lessee will acquire guest passes from property owner.

The property owner's passes will be put on hold for the period of the lease. Property owners will continue to have free ski privileges. Property owners should state in their lease the party responsible for payment for lessee to have amenity usage.

To ensure that the community is reimbursed for any damages and to insure fines/assessments are paid promptly, the owner is required to post a security deposit with the association as follows: 90 days or more lease: \$300.00, deposits to be held in an interest bearing account. Deposit will be returned upon: (1) a written request from property owner and (2) after passing an ECC inspection of property.

Short Term Leasing Summary

	Admin Fee	Security Deposit	POC Approval	Picture Passes	Guest Passes	Daily Passes	Ski Privileges
Owner	See chart below	\$150	Needed before occupancy	Put on hold	Put on hold	Na	Retains
Lessee				1 for garbage compactor			25% off

Short Term Leasing Information (Less than 90 days)

The owner will be assessed an administrative charge each time said owner arranges for amenity usage passes for the lessee graduated as follows:

- \$ 50.00 up to 3 nights
- \$ 75.00 4 to 7 nights
- \$ 100.00 8 nights to 30 days
- \$150.00 31 to 60 days
- \$175.00 over 60 days

The property owner passes and guest passes will be de-activated for the period of a short-term lease. Renter's passes will be issued with 1 (one) renter being the primary. The primary renter will receive a picture pass for use at the compactor and other facilities. There will be a \$25.00 deposit required to pick up the passes from the administrative office, with the deposit being returned upon the return of the passes and the property owner/guest passes will be re-activated. Registered renters may use Masthope Amenities such as the beach, pool, courts (tennis, basketball, handball, etc.), boats & River Park at no cost. There are fees charged at the Fitness Center, Stables and Ski Area.

To ensure that the community is reimbursed for any damages and to insure fines/assessments are paid promptly, the owner is required to post a security deposit of \$150.00 with the association for a lease 90 days or less.

Deposits are to be held in an interest bearing account, and will be returned upon: (1) a written request from Property Owner and (2) after passing an ECC inspection of the property.

E. COMPLAINTS

General Information

It is the Board's responsibility to investigate all substantive complaints regarding managerial POC staff, board members and persons; and whereas, it is in the community's best interest that complaints, that may be harmful to an individual's reputation, be of a substantive nature.

The following procedure was established for the investigation of property owner's complaints against managerial staff, board members and other persons:

- (1) All complaints must be in writing and signed. No action will be taken on anonymous or verbal complaints.
- (2) Complaints or accusations, made in public forums, including but not limited to board meetings, or general membership meetings, shall become open items until an investigation procedure is initiated and completed.
- (3) Relative to item #2, persons making verbal complaints or accusations shall be sent a letter from the board, asking them to put their complaint/accusation in writing and giving those thirty days to do so.

Upon receipt of this letter, the Board Chairman or designated board member, or Community Manager will initiate an investigation. Details of the investigation shall not be public until completed.

In the event that no return letter is received within a period of 30 days, the matter will be considered closed and reported as such.

Barring legal injunctions, or instances of possible unreasonable personal harm to the accused person, all complaints or accusations shall become an item of public record and be publicized as such, including the name or names of the initiator(s) of the complaint.

V. BUDGET & FINANCE

A. DUES

General Information

Dues for membership in the Masthope Mountain Community pay for the management and operation of the association, its facilities and services. Items included in dues assessment include: administration, public safety, refuse compactor, snow removal, maintenance, The Summit at Masthope, Masthope Messages/Newsletter and website, taxes and capital reserve. Also, the following facilities: Lodge, Recreation/Fitness Center, aquatics, tennis, pool, beach, stables, skiing, Remembrance Park and The River Park. In accordance with deed restrictions on all land and property in the Masthope Mountain Community, payment of dues and membership in the association is required of all property owners. Maintenance dues are charged to property, which takes into account usage and allocates a lower portion of costs to unimproved property owners.

Board Approved Dues Options

Members shall have the choice of paying dues in a single sum or by installments, subject to the conditions set by the Board of Directors. Payment guidelines shall be prepared as approved by the Board of Directors. Payment plan member(s) must sign an acceptance letter each year.

Members are in good standing and will lose NO membership privileges if they comply with the terms of an installment plan and have no past due balances on their account, including but not limited to dues, fines and other assessments.

All prior year balances must be paid in full before members may apply for an installment plan.

Improved Lots

MMC 2012-2013 dues are \$1585.70 for improved lots. Dues are to be paid on or by May 1st in full, or by means of a board approved payment plan. Interest charges for unpaid dues will be applied as of May 31st. Dues may vary due to assessments. (Subject to change)

Unimproved Lots

MMC 2012-2013 dues are \$1385.70 for unimproved lots. Dues are to be paid by May 1st in full, or by means of a board approved payment plan, available upon request. Interest charges will be applied as of May 31st. Dues may vary due to assessments. (Subject to change)

Combined/Adjacent Lot Discount

Currently, property owners in good standing, who have successfully completed the merging of their adjacent lot(s) with a primary lot, will be eligible for the following reduction in charges.

The dues on a first adjacent lot will be 35% of the unimproved lot charges for the current year.

The dues on a 2nd, 3rd, or higher numbered adjacent lot will be 17.5% of the unimproved lot charges for the current year.

Collections - (570) 685-2587

A 1997 Pennsylvania law, the Uniform Planned Community Act, affects all property owners in Masthope.

One significant section of the law says:

Judgment for money against the association if and when entered of record against the name of the association in the Office of the Clerk of the Court of Common Pleas, of the county where the planned community is located shall also constitute a lien against each unit for a prorated share of the amount of the judgment, including interest there based on the common expense liability associated with that unit under Section 5208. Under the new law, the financial liability of a lot owner in a solvent community is almost identical with the owner's liability before the passage of the new law. The law imposes a lien, which is new. If the association has an uninsured or underinsured judgment entered against it, the association might have to assess the lot owners to pay the claim. The new law imposes liens on units automatically until the judgment is released or satisfied. The association recommends strongly, therefore, that every lot owner in Masthope add a loss assessment endorsement to the owner's homeowner's insurance coverage to help manage this risk.

In the event your insurance broker requests information about MMC insurance coverage you may advise the broker that the MMC automobile liability coverage is \$1,000,000, general liability coverage is \$1,000,000 per occurrence, \$2,000,000 in the aggregate. In addition we carry \$50,000,000 of excess liability in umbrella coverage.

Administrative fee

A \$350.00 administrative fee will be charged to delinquent accounts on July 1st.

Delinquent Accounts

Delinquent accounts are subject to interest, court costs and attorney fees.

Civil Complaints

Civil complaints will be filed on August 1st against delinquent accounts.

Liens/Judgments

The Declaration of Restrictive Covenants allows the association to place a lien or acquire a judgment for non-payment of dues and assessments.

Disputes

Any member with a dispute or question of the charges levied against him/her should contact the POC office, in writing, by June 1st.

Masthope Mountain Community reserves the right to take any action deemed necessary and within the applicable laws to recover the debts owed by members through means, including outside council and collection agencies. All fees related to the recovery of debts will be added to the member's debt.

The Board of Directors approves the new fee structure passed by motion: 03:20:10:3 to institute a 5% fee for use of credit card payment of dues.

Board of Directors approves by motion: 03:20:10:3 the fee increase on the insufficient funds fee on bounced checks from \$20.00 to \$50.00.

B. BUDGET AND FINANCE

General Information

The Budget Committee, The Board of Directors and MMC Managers develop the MMC Annual Budget. After the Board of Directors approves the Proposed Budget it is mailed to all Property Owners for review. The Board of Directors will set a date for a General Membership Meeting at which time the Proposed Budget will be voted on by the Property Owners in good standing.

Budget Balances

At the end of each fiscal year, any budgetary balance remaining as a surplus shall be applied to the Capital Reserve Account. In the event a deficit is incurred it will be charged in the operating budget for the ensuing fiscal years.

Contingency Fund

An emergency reserve fund for unanticipated operating expenses shall be funded as an expense line of the approved budget.

Capital Reserve Fund

A capital reserve replacement fund shall be established as a means of funding the replacement of existing facilities and equipment. This fund shall project replacement requirements over an estimated useful life of each component of the fund and provide for an annual contribution from the current year's dues sufficient to provide for these projected requirements.

Contributions from the general funds of the Association shall be deposited in an account, which shall be separate and apart from any other funds of the Association, and shall be invested in accordance with Board policy.

The primary consideration shall be that the purpose of this fund is to equitably finance facilities and equipment to avoid overburdening any single year's dues payers.

C. DIRECTED PROXIES

Directed Proxies are now a way of voting and attending a meeting. Only members who have been in good standing for 45 days prior to the scheduled meeting are entitled to receive a Directed Proxy.

Directed Proxies shall be permitted as per these bylaws for use at any membership meeting.

The Directed Proxy form shall reflect the vote of the absent member on a specific issue(s) for use at a specific membership meeting.

The Directed Proxy form shall designate the Secretary or a designated agent as the proxy to submit the Directed Proxy form at the membership meeting.

The Directed Proxy form grants no discretion to the Secretary or designated agent; the proxy must simply cast the vote as directed by the absent member.

Directed Proxy forms shall be developed by the Association and no other forms shall be permitted at a membership meeting.

The Directed Proxy forms shall be mailed to the members along with the notice of the membership meeting.

The Directed Proxy form shall be completed and signed by the property owner or the member of record for the particular unit and submitted to the designated location by the deadline referenced in the Directed Proxy form and/or meeting notice.

The Directed Proxy form, in addition to reflecting the absent member's vote, shall also be counted towards establishing quorum at any membership meeting.

The Directed Proxy form may be revoked by the member in writing prior to the call of the vote(s).

VI. SAFETY & WELFARE (570) 685-5888

A. PUBLIC SAFETY AND WELFARE

Masthope property is presently patrolled by radio-dispatched cars for the safety and welfare of our members. Cooperation with officers is necessary to help maintain proper security.

For fire & medical emergencies, call 911. For all other emergencies, contact Masthope Public Safety Department at (570) 685-5888.

Safety & Welfare Officer

Any person employed by the Masthope Mountain Community who is either full-time or part-time and who has completed either the Act 120 or Act 235 requirements and whose primary responsibility is to patrol MMC properties or roads.

The MMC Public Safety Department shall be empowered to issue citations for vehicular violations, including but not limited to moving violations, parking violations or any violation.

The Public Safety Department shall be authorized to initiate a trespass complaint for any unauthorized use of any road or place maintained by the MMC. This will include any motor vehicle violations committed by any person not a resident.

No one may trespass on any private property in Masthope without the property owner's permission.

Community manager shall report the results from responses in the Officer's Security Reports to the Board of Directors.

Failure to follow directives of a Safety & Welfare Officer(s) on duty may result in a fine/violation and/or loss of privileges.

Property owners or guests shall not interfere with an employee or officer of the MMC during the administration of those employees' duties.

The use of fireworks/explosives is prohibited anywhere within the MMC. Sanctioned fireworks displays may be allowed if approved by the Board of Directors.

B. VEHICLE CODE

All Pennsylvania vehicle codes and rules will be enforced within the community. Public Safety Officers will serve citations for both moving and parking violations. The Public Safety Department throughout the community strictly enforces speed limits.

Vehicles and Traffic

No person shall operate a motor vehicle on any road or place maintained by the Masthope Mountain Community without a valid operator license issued by Pennsylvania or any other state and must show it upon request.

Pennsylvania State Vehicle codes apply in Masthope with regard to state registration and inspection laws.

Motorcycle Rules

All motorcyclists and passengers under the age of 21 are required to wear helmets.

Motorcyclist 21 years of age and over must have at least two (2) years of licensed experience or have passed a motorcycle safety course in order to be excused from wearing a helmet.

Emergency Vehicles

Duty to yield to emergency vehicles: Ambulance, Rescue, Public Safety and Fire Department vehicles, when operated in response to calls or when Safety & Welfare is in pursuit of a motor vehicle operator for which he has probable cause to believe that the operator has committed or is in the process of committing a violation of law, shall have the right-of-way. On the approach of any such vehicle from any direction and when such vehicle is sounding a siren and/or emitting a flashing light, the driver of every other vehicle shall immediately draw his vehicle as near as practicable to the right-hand side of the road, clear of any intersection, and bring it to a standstill until such public service vehicles have passed.

For the purpose of this section, any vehicle owned and maintained by a Fire Department, Ambulance Department, Rescue Department, the Masthope Security Department or any vehicle registered as an 'emergency vehicle' with the Commonwealth of Pennsylvania is classified as an 'emergency vehicle.'

Vehicle Parking

Parking is prohibited on any road or place maintained by the MMC which includes, but is not limited to shoulders, berms or pavement.

The overnight parking of construction equipment on any MMC road is prohibited. Under emergency situations, the ECC may grant special approvals.

The obstruction of any road or emergency passage (easements, right of ways, etc.) is prohibited.

Whereas, the Masthope Safety & Welfare has no means of acting against illegally parked cars, especially those driven by people outside the community, and whereas the problem of illegally parked cars, specifically in the lodge area, is becoming a chronic problem, the MMC approves the use of a "car boot" device on illegally parked cars in the community.

No commercial vehicles weighing over four (4) tons GVW shall be parked overnight on properties not under construction.

Handicapped Parking

Person must have an official state parking restriction registration.

Except for persons parking vehicles lawfully bearing registration plates issued to handicapped persons or disabled veterans, no person shall park a vehicle reserved for a handicapped person or disabled veteran where area has been so posted.

Fleeing or Attempting to Elude Safety & Welfare Officer

It is prohibitive for any driver of a motorized vehicle to willfully fail or refuse to bring his/her vehicle to a stop, or who otherwise flees or attempts to elude a pursuing Security Officer, when given visual or audible signal to bring the vehicle to a stop. The signal given by a Public Safety Officer may be by hand, voice, emergency lights or siren. Eluding or attempting to elude a Safety & Welfare Officer may result in being banned from driving on MMC Roads.

Passing on all MMC roadways is prohibited.

Stop and Traffic Control Signs

The size, shape and color of traffic control signs shall be in accordance with the Pennsylvania Vehicle Code and/or the Pennsylvania Department of Transportation and/or the Federal Department of Transportation.

Every driver of a vehicle approaching a stop sign shall stop at a clearly marked stop line or, if none, before entering a crosswalk on the near side of the intersection or, if none, then at the point nearest the intersecting roadway where the driver has a view of approaching traffic on the intersecting roadway before entering, except when directed to proceed by a Public Safety Officer or appropriately attired persons authorized to direct, control or regulate traffic.

Reckless Driving

Any person driving a vehicle on a roadway maintained by the Masthope Mountain Community or in any other place shall drive at a careful and prudent speed not greater than is reasonable and proper, having due regard to the traffic, surface and width of the roadway or place, and of any other conditions then existing.

Speed Limit

The speed on any roadway or place maintained by the Masthope Mountain Community will be posted. It is prohibitive to exceed the posted speed limit on any MMC roadway.

For the purpose of the enforcement of this section, Security Officers are authorized to use mechanical, electrical or electronic devices to assist them in measuring the speed of motor vehicles.

Abandoned/Unregistered Vehicles

Abandoned or unregistered vehicles shall not be stored on any property. A valid registration and inspection sticker must be displayed.

The storage of auto parts is prohibited, unless stored entirely indoors.

The POC has the unrestricted right to remove abandoned and/or unregistered vehicles and/or auto parts from property. Any costs incurred by the POC for this action shall be passed on to the property owner. Violations notice and fines may also be issued.

Accident Incidents

Drivers shall follow the same rules of the road as in any accident whether involving an injury, death, damage, etc. FYI- PSP will not respond unless injury occurs, alcohol or a stolen vehicle is involved.

Reports must be made to the Pennsylvania State Police and the Masthope Public Safety Department.

Involved parties are not to leave the scene of an accident, except to report such accident (if necessary) then return to the scene.

Duty upon striking fixtures on roadway: The driver of any vehicle involved in an accident resulting only in damage to fixtures or other property shall take reasonable steps to locate and notify the owner or person in charge of such property of such fact and of his name and address and of the registration number of the vehicle he is driving and shall, upon request and if available, exhibit his operator's license and shall make a report of such accident to the Public Safety Department.

Duty upon striking an unattended vehicle: The driver of any vehicle which collides with an unattended vehicle shall immediately stop and shall then and there either locate and notify the operator or owner of the vehicle, or shall leave in a conspicuous place on the vehicle struck a written notice giving the name and address of the driver and of the owner of the vehicle doing the striking and a statement of the circumstances thereof.

Duty upon striking animals: The driver of any vehicle that strikes a deer, bear or turkey or any domesticated animal shall immediately contact the Public Safety Department to inform it of the location and the condition of the animal.

No person shall authorize or knowingly permit a motor vehicle owned by him, or under his control, to be driven upon any roadway or place maintained by the Masthope Mountain Community by any person who is not authorized to do so under the Pennsylvania Vehicle Code.

Any person who drives a vehicle in reckless disregard for the safety of persons or property is guilty of reckless driving, and a citation may be issued.

C. ATVS, SNOWMOBILES, DIRT BIKES & GOLF CARTS

All rules applying to ATVs, will also apply to snowmobiles, dirt bikes and golf carts.

ATVs are permitted, but strictly regulated in Masthope. The use of Go Carts, Motorized Scooters, Go-Peds, and other non-registration type similar vehicles will no longer be allowed on Masthope Roads.

Check with State Forest Officials for nearby trails.

ATV Ownership and Use

Because Masthope is one of the few communities that allow, at this time, ATVs to be operated on Masthope property, for the health, safety and welfare of all the residents of Masthope, the following rules have been approved by the Board of Directors and will be strictly enforced by the Security Department:

This Community has adapted the Pennsylvania Motor Vehicle Code. This code, Chapter 77, specifically covers all terrain vehicles or ATVs as the standard. Masthope also maintains ATV Rules & Regulations specifically for Masthope Community.

Each property owner will be permitted to register only two (2) ATV units per lot (not per property owner). Vehicles must be registered in the name of the deeded property owner or any immediate family member possessing a valid Masthope ID amenity pass. Property owners who had more than two (2) ATVs registered with the POC in the 2003-2004 fiscal year will be permitted to re-register the vehicles. These vehicles can be replaced by other vehicles to continue the grandfather clause, as long as the vehicles' registration did not lapse since June 26, 2004. Once the property has reached its two (2) per limit, the owner will be able to replace those 2 vehicles. With regard to multiple deeded lot owners, two registered ATVs per property would apply.

Guests will no longer be permitted to register ATV units in Masthope.

For violations on ATV rules and regulations, warnings will no longer be issued. The first offense will result in a fine citation.

Three (3) violations per property may result in the revocation of ATV privileges in Masthope. This revocation can only be decided by the Masthope Board of Directors. Revocation will be enforced for one fiscal registration period.

ATV riders between the ages of eight (8) and 16 must be accompanied by a responsible licensed driver over the age of 21. They also must have completed a Prescribed ATV Training Course and have on their person an ATV Safety Training Certificate.

Masthope Security personnel will strictly enforce the regulations.

All other rules pertaining to ATV use in Masthope shall remain in effect.

Rules & Regulations

All ATV operators and/or owners agree to hold Masthope harmless of any and all claims due to ATV usage.

No one under the age of eight (8) years old will be permitted to operate an ATV in the MMC. Age eight (8) and nine (9) year old operators are restricted to an engine size of 70cc or less. Operator's age 10 to 16 years old must fit the ATV.

Description of fit the ATV

Rider must be able to stand on foot rests and clear the seat by at least two (2) inches (NOTE: No blocks on the foot rests).

Rider must be able to turn the handlebars all the way to the right and still comfortably reach the lever on the left handle bar.

Rider must be able to turn the handlebars all the way to the left and still comfortably be able to reach the throttle and lever, if so equipped, on right handle bar.

Be courteous when you meet others on the trail or road.

Encountering Horseback Rider/Riders

If the encounter is off road and it is head on then move to either side as far as possible and wait for the horseback rider/riders to pass at least 50 feet before proceeding.

If the encounter is from the rear, ATV overtaking horseback rider/riders stays at least 50 feet behind and get off the trail as soon as possible at a slow rate of speed.

If the encounter is on the road slow your speed to 15 MPH and proceed at a calm pace.

Note: Horses are startled by sudden movement. A startled horse is a danger to both the horseback rider and the ATV rider.

ATV operators will adhere to posted speed limits. It is prohibitive to exceed the posted speed limit on any MMC roadway.

ATVs are strictly prohibited from passing any other vehicle on any community road.

The use of ATVs shall only be allowed from 9am to one half hour before sunset. Driving an ATV after dark is not allowed.

No two (2) riders shall ride an ATV designed for one rider.

In accordance with 7724 of the Code; no ATV will operate on any private property within Masthope Mountain Community or private properties outside the Masthope Mountain Community without the property owner's written permission. This will include any common specified property owned by the community, excluding roads and designated areas. The obvious exception would be property owned by the ATV operator.

No ATVs permitted on ski slope, beach, existing horse trails, landscaped common area, lodge complex, sewer plant property, cross country ski trails (during ski season) or in shale pit.

Any ATV operated within the community shall be registered at the POC office each fiscal year (May 1st).

A registration fee must be paid to the Masthope POC for ATV plates and yearly stickers.

All registration plates with current stickers or permits shall be prominently displayed on the rear of all ATVs.

Any ATV or golf cart operating in Masthope Community shall have an antenna three (3) feet in height attached to the rear of the ATV. At the top of the antenna an orange pennant MUST be displayed.

All ATV operators MUST wear state approved helmets fastened at all times while operating ATVs. Persons operating or riding in golf carts in Masthope Mountain Community must wear a helmet if they are under the age of 16. These helmets must be approved bicycle type or better.

Equipment

All ATV's must be equipped with:

A brake system capable of producing deceleration of 14 feet per second at a speed of 20 miles per hour

An operating headlight and tail light if operating at dark or when visibility is less than 500 feet

The headlight must produce a white light sufficient to reveal persons and vehicles at a distance of 100 feet

The tail light must produce a red light plainly visible during darkness from a distance of 500 feet

A muffler in good working order

The sound intensity produced by an ATV may not exceed 99dB (decibels), when measured at 20 inches from the muffler

No illegal motorized vehicles allowed on Masthope roads or MMC.

All ATVs must be properly insured and must have a state registration and plate.

Any person driving a vehicle on a roadway maintained by the Masthope Mountain Community or in any other place shall drive the same at a careful and prudent speed not greater than is reasonable and proper, having due regard to the traffic, surface and width of the roadway or place, and of any other conditions then existing.

Every driver of a vehicle approaching a stop sign shall stop at a clearly marked stop line or, if none, before entering a crosswalk on the near side of the intersection or, if none, then at the point nearest the intersecting roadway where the driver has a view of approaching traffic on the intersecting roadway before entering, except when directed to proceed by a Safety & Welfare Officer or appropriately attired persons authorized to direct, control or regulate traffic.

ATVs must use designated parking, where applicable, at Masthope amenities.

It is prohibitive for any driver of an ATV to willfully fail or refuse to bring his/her vehicle to a stop, or who otherwise flees or attempts to elude a pursuing Safety & Welfare Officer when given visual or audible signal to bring the vehicle to a stop. The signal given by a Safety & Welfare Officer may be by hand, voice, emergency lights or siren. Eluding or attempting to elude a Safety & Welfare Officer may result in being banned from driving on MMC Roads.

The use of ATV and other vehicles in a manner which causes a nuisance to adjacent or nearby property owners is prohibited. This prohibition shall apply to but not be limited to the continuous running of these vehicles on an on-site track or the unsightly disruption of the property's natural landscaping. Fines & penalties will be assigned by staff.

Snowmobiles

Operational Restrictions

The same rules apply to the operation of snowmobiles as apply to ATVs in Masthope except when used for Big Bear Ski Area. NOTE: Masthope retains the right to enforce the rules & regulations. Masthope also reserves the right to notify law enforcement officials in cases when it is felt necessary.

Violations of any of the preceding rules shall result in a violation/fine.

D. UNDERAGE DRINKING

Security and Masthope personnel enforce PA State Law regarding underage drinking of alcoholic beverages. An individual need not be in or near a vehicle for this law to apply.

Any person or persons who purchase alcohol for persons under the age of 21 will be prosecuted.

Driving privileges may be revoked for those underage individuals that are convicted of drinking or transporting or possession of alcohol, which is an offense in Pennsylvania.

It is a violation of PA State Law to present false identification when being questioned regarding possible alcohol violations.

Any violation of the preceding rules will be reported to the State Police for additional prosecution.

E. ANIMALS

Dogs/Pets

All dogs, three (3) months or older, in Pennsylvania must be licensed no later than January 1st of each year. Licenses may be obtained at the County Treasurer's Office in the Milford Administration Building. The administrative office has PA license applications available to property owners.

Security Officers serve citations for violations of the MMC and PA Dog Codes.

Running at large prohibited - The Pennsylvania Dog Law of 1982 provided for fines for persons who allow their dogs to run loose.

Owners are responsible for the behavior of their dogs and/or their tenant's dogs at all times.

It is prohibited to allow any dogs to bark in a manner that may cause residents annoyance or inconvenience.

An offended individual may make complaints in writing to the POC administrative offices. After confirmation by a Security Officer, a warning or citation shall be issued.

Property owners shall not keep more than three (3) domesticated animals as pets. Pet owners are required to pick up and properly dispose of pet waste left by their pets.

Non-domesticated animals are not permitted; i.e. – chickens, goats, etc.

Wild Animals

The PA Game Commission recommends that residents do not feed the deer and bear, skunks, raccoons, etc. This may seem like a fun way to get closer to the wildlife of the area. Please understand these are wild animals and cannot be trusted not to take advantage of the free food. Example: Bears will break into your home and destroy your belongings trying to find more free food. Raccoons, fox, etc. can carry rabies. For more information you can contact the Game Commission at (800) 228-0789.

Hunting

Hunting and/or trapping is not permitted within the MMC. The POC Safety & Welfare personnel work closely with Pennsylvania State Game Wardens to prevent abuses of these laws. Violators are subject to heavy fines and possible imprisonment.

F. FIREARMS

The discharge of any firearms within the boundaries of Masthope is prohibited. For MMC purposes a firearm includes; guns, archery equipment, pellet guns, etc.

G. SMOKING

Smoking or carrying a lighted cigar, cigarette or pipe is prohibited in any enclosed MMC facility.

Discarding of smoking materials in public places other than in receptacles placed for that specific purpose is defined as littering.

Children under the age of 18 are not permitted to smoke or use smokeless tobacco on any MMC Property or in any MMC facility.

H. ALARMS

Definitions

Alarm Device

Any device which, when activated by a criminal act, fire, burglary or other emergency calling for a police response, transmits a signal to a monitoring facility staffed by operators who receive and validate such signals and relay information to the Safety and Welfare Office; or produces an audible or visible signal to which Safety & Welfare personnel are expected to respond. Excluded from this definition and the scope of this policy are devices which are designed to alert or signal only persons within the premises in which the device is installed.

Alarm User

The owner or occupant of any premises on which an alarm device is used.

Response to Alarms - Utilization of Services Authorized

Any member in good standing may utilize the services of the Masthope Mountain Community Safety & Welfare Department for the purpose of responding to burglar, fire, panic and any other type of alarm. The property owner/member shall indemnify and hold harmless the MMC, its agents and employees, for all claims of damage due to reasonable acts performed in good faith in response to the alarm signal being received and responded to.

This shall include, but is not limited to, forcefully gaining access to a residence that has sounded or transmitted a panic or other serious alarm condition that, in the opinion of the MMC employee or agent, necessitates immediate action to resolve the alarm condition.

Fees for False Alarms – (See Community Violation/Fine Schedule)

The Pennsylvania State Police and area Fire Departments can impose a \$300 fine for false alarms.

False Alarm

Any activation of an alarm device to which the Safety & Welfare Department responds and which is not caused by a criminal act, fire or other emergency except an activation caused by malfunction of public utility (Pennsylvania Power and Light) equipment or lines as verified by monitoring facilities at POC Office. A series of such activations attributable to the same cause and occurring under circumstances beyond the control of the responsible alarm user shall be deemed a single false alarm.

I. PEDDLING AND CANVASSING

Door-to-door sales and canvassing are prohibited in Masthope, except as specifically authorized by the Board of Directors.

The penalty for violation of this Code is the same as for other trespassing offenses.

J. NUISANCES

Noise

Music, sounds, yelling, barking animals, etc. are to be kept at a volume as to not bother property owners or residents. No signaling device shall be unnecessarily sounded so as to cause a harsh or unreasonable noise. Included in this restriction is the operation of a motor vehicle with an improper exhaust system.

Odors

Any odor emanating from a property that is offensive or obnoxious shall not be allowed. Township health officials may become involved in this matter.

Outside Lighting

Outside Lighting must be kept so as not to disturb other property owners or that could blind the driver of a vehicle that could cause a safety problem. Permits are required for outside lighting.

K. DISORDERLY CONDUCT OR CRIMINAL MISCHIEF

Disorderly Conduct

A person is guilty of disorderly conduct if, with intent to cause public inconvenience, annoyance or alarm, or recklessly creating a risk thereof, he:

Engages in fighting or threatening, or in violent or tumultuous behavior

Makes unreasonable noise

Uses obscene language, or makes an obscene gesture

Creates a hazardous or physically offensive condition by any act which serves no legitimate purpose of the actor

Grading

An offense under this section is a misdemeanor of the third degree if the intent of the actor is to cause substantial harm or serious inconvenience, or if he persists in disorderly conduct after reasonable warning or request to desist. Otherwise disorderly conduct is a summary offense.

Criminal Mischief

Any criminal mischief that leads to criminal behavior against Masthope Mountain Community.

Any property owner or guest of a property owner who engages in disorderly conduct or criminal mischief at a POC amenity, facility, The Summit Bar and Restaurant, or Ski Big Bear shall be subject to penalties, or a combination of penalties, including Board approved fines. The process for applying said penalties is set forth as follows:

The employee, or POC representative in charge at the time may at his/her discretion ask any person or persons involved in disruptive, negative or threatening behavior, to leave the location or area immediately and not return again that day.

All incidents shall be reported immediately by the responsible POC employee or representative to the supervising manager who will in turn report the incident to the community manager.

Incident forms, which shall be made available to all employees, must be used to detail the time, place, and witnesses to each event.

General Statement

The purpose of these guidelines is to establish a written framework for the equitable treatment of all persons being subject to being banned from a POC facility or amenity for disorderly conduct. Banning may apply to one or more facility or amenity.

Degree of Offense

Level 1

Includes but is not limited to loud and disruptive behavior, foul language, and verbal abuse of another property owner, or POC staff member. Recommended period of banning: 90 days

Level 2

Includes any of the offences contained in Level 1 plus the threat of physical harm to another property owner, or POC staff member. Recommended period of banning: Up to one (1) year.

Level 3

Includes any of the offences contained in Level 1 or 2 plus the additional offense of physical attack of any sort. Recommended period of banning: From one (1) year to a lifetime ban depending on the circumstances of the offense.

Repetition of Offense - Level 1

First occurrence of a level 1 offense

Six months. Recommended period of banning: 90 days

Second occurrence of a level 1 offense

Recommended period of banning: up to a year

Third occurrence of a level 1 offense

Recommended period of banning: One (1) to three (3) years.

Fourth the occurrence of a level 1 offense

Recommended period of banning: Three (3) years or more.

Repetition of Offense - Level 2**Second occurrence of a level 2 offense**

Recommended period of banning: One (1) to three (3) years

Third occurrence of a level 1 offense

Recommended period of banning: Three (3) or more years.

Repetition of Offense – Level 3

Second occurrence of a level 3 offense. Recommended period of banning: a lifetime ban

Note

All banning of property owners in excess of one year must be ratified by the General Membership at the next scheduled general membership meeting, at which notice was given of the intent to ban. The banning of non-property owners will not be subject to membership approval.

L. GENERAL INFORMATION

Citations are given at the time of the infraction or shortly thereafter when rules and regulations of MMC are violated. The officer on duty at his discretion can institute a warning and/or citation for infractions of these rules & regulations.

Please note that there is a section of the schedule that mandates additional fines for when a violation may be committed a 2nd and a 3rd time (listed as a 2nd offense and a 3rd offense).

The schedule for 1st, 2nd and 3rd offenses will also be applied to any violation that may remain unpaid for that period of time. Example: If a violation/fine is assessed, and the fine is not paid to the MMC within 30 days, then the second offense fine becomes applicable, if the unpaid period extends to more than 60 days then the 3rd offense fine is applicable.

In the event the violation/fine has not been paid to the MMC/POC for a period extending to more than 90 days, then each 30 day period after 90 days the fine remains unpaid, an additional fine equivalent to the 3rd offense shall be applicable.

If a member, guest or any other person or group receives a violation/fine, and feels that it may have been issued wrongly or improperly, that member, guest, person or group may file an appeal with the MMC/POC. That appeal must be filed in writing at the POC office within 30 days of receiving that violation/fine, and an appeal processing fee of twenty five dollars (\$25.00) must be paid, before the appeal will be heard by the appeals committee.

If an appeal is made to the POC, the first offense time period will hold until the matter is resolved.

If the MMC/POC finds in favor of the appeal the amount of money paid for the processing fee will be returned.

In all cases appearing before the POC, the POC decision shall be final.

M. APPEALS COMMITTEE**General**

In Jan./Feb. 2009 the Board made the following change concerning the appeal process if you received a fine for a violation or citation. "If you wish to appeal your fine you no longer have to pay the entire fine before appealing. All you have to do is enclose a \$25.00 processing fee for your appeal. If your appeal is upheld, the processing fee will be returned to you. If you lose your appeal, the \$25.00 processing fee shall be deducted from the fine."

Duties of the Committee

The Appeals Committee is a committee appointed by the Chairman of the Board of Directors, consisting of property owners not on the Board, with the judicial powers to hear all appeals of citations issued in violation of community rules and regulations. This committee shall hear appeals for violations of Pennsylvania Motor Vehicle, Criminal and All-Terrain Vehicle Law as provided.

The committee will insure that all individuals involved in the prosecution or defense of any violation are given due process and access to all relevant material. A request for an appeal, and a written explanation of reasons for the appeal, shall be filed at the POC office within 30 days of the citation being received by the property owner. Property owners appealing shall provide the Appeals Committee with a witness list in writing at the time of filing the appeal.

All appeal hearings shall be conducted in private. Only persons involved in the case under consideration shall be permitted in the hearing room.

All hearings are recorded.

An appeal processing fee of twenty five dollars (\$25.00) must be paid before an appeal is filed. Failure to pay processing fee will result in a denial of an appeal hearing.

The POC office will provide all parties with the proper timely notification of the hearing time and place, in writing.

The Appeals Committee will rule on the strength of the evidence presented to the Appeals Committee. Formal rules of evidence shall not apply, but irrelevant, redundant, and/or immaterial evidence shall not be permitted. All testimony shall be under Oath or Affirmation.

The Committee will assess and levy reasonable fines and impose sanctions as established in fine schedules and past precedents.

The Appeals Committee may impose an additional fine, as established by the Board of Directors, if: Frivolous appeal = double original fine.

If property owner loses appeal = original fine plus administrative fee \$30.00.

The original fine, cost of Safety Officer = \$50.00 and administrative fee of \$30.00.

No show of property owner without notice; summons is considered valid, no other appeal can be heard on that issue, original fine plus \$30 administrative fee.

Qualifications for Appeals Committee

The committee shall consist of five property owners in good standing.

Members shall not be current members of the Board of Directors.

POC employees, Security Committee Members, Environmental Control Committee Members or Welfare and Safety Committee Members are prohibited from serving on the Appeals Committee.

Terms of Committee Members

Members will be appointed to three (3) year terms.

Appointments will be reviewed annually, by the Board of Directors, based on performance and consistency.

One (1) member shall be appointed each year.

One member whose term has expired may be re-appointed.

At the creation of this committee there will be one (1), two (2) and three (3) year appointments, so that no more than two (2) terms shall expire on any given year.

Hearing Procedure

The committee will meet at least six times a year to hear appeals properly submitted according to the prescribed process.

In the event there are no appeals, there may not be a meeting.

Either party shall be granted one (1) continuance, barring exceptional circumstances.

Prosecution Case in Chief

The prosecution evidence shall be presented to the Appeals Committee by a security representative, management, administration, staff personnel, legal counsel or any Board of Director's authorized individual.

The prosecution witnesses and other evidence shall be presented and questioned by the prosecution.

The prosecution witnesses shall then be available for cross-examination by the defense.

Defense Case in Chief

The defense evidence shall be presented to the Appeals Committee by the property owner or a designee, including legal counsel chosen by the property owner.

The defense witnesses and other witnesses shall be presented and questioned by the property owner or designee.

The defense witnesses shall then be available for cross-examination by the prosecution.

Decision of the Committee

Upon conclusion of both the prosecution and defense presentation, witness questioning, and cross-examination, the Appeals Committee may direct pertinent questions to both the prosecution and defense representatives and witnesses. The Appeals Committee may permit additional testimony or evidence if the questions of the committee raise issues or facts not presented in the cases in chief.

The final decision shall be made by a majority vote of the Appeals Committee.

The decision of the Appeals Committee shall be rendered in writing and mailed to the property owner within 30 days of the hearing, barring extraordinary circumstances.

All presentations shall be conducted in an orderly manner. Disruptive behavior shall not be tolerated, and persons responsible for any disturbance may be removed from the hearing room.

In the event the property owner is to be represented by legal counsel, the Appeals Committee shall have 10 days' notice in writing prior to the hearing.

If the appeal is denied, and the property owner (violation) takes any additional legal action against the Masthope POC, then the property owner (violation) shall be held responsible for any reasonable legal costs that are expended by the Masthope POC to defend the POC's position.

Current or former members of the Appeals Committee, who receive a citation and wish to appeal, shall be heard by the Board of Directors.

Appeal to the Board of Directors

A property owner may request the Board of Directors to review the written decision of the Appeals Committee. Such a request must be in writing and received by the Board of Directors within 10 days of the property owner's receipt of the written decision of the Appeals Committee.

The Board in its sole discretion may consider hearing a case on appeal in the following circumstances only if:

- (1) The hearing process was not fair or impartial or
- (2) The violator (property owner) can produce new evidence of innocence not presented by or available to the property owner at the time of the original hearing or
- (3) The fine was in excess of the written fine schedule set forth in the rules.

If the Board of Directors, in its sole discretion, determined that a rehearing before the Board is appropriate, the property owner shall be notified in writing of the time and place of such hearing within 30 days of filing the request for Board of Directors review. If the Board of Directors determines not to grant a rehearing, the property owner shall be notified of such decision also within 30 days.

A rehearing before the Board of Directors shall be conducted in the same manner as before the Appeals Committee, in executive session.

The decision of the Board of Directors to not grant a rehearing, or after rehearing, shall be final. No further appeals are provided for.

If the property owner (violator) takes any additional legal action against the Masthope POC, then the property owner (violator) shall be held responsible for any reasonable legal costs that are expended by the Masthope POC to defend the POC's position.

Appeal Procedure

If property owner requests an appeal, the property owner pays \$25.00 appeal fee and the office gives the property owner the date of appeal.

If an appeal is requested, the fine is not paid until after the hearing and property owner remains in good standing.

If property owner asks for a postponement of the scheduled hearing the fine must be paid in order for the postponement to be granted.

If Masthope postpones the original hearing the property owner does not have to pay the fine until after the appeal is heard and property owner remains in good standing.

Property owner is entitled to only one postponement. After that, the fine will have to be paid with no appeal process.

In all cases, any outstanding fines will result in property owner being considered "not in good standing" with all that attaches to that.

Appeal Procedure for Former Member of the Appeals Committee

Former members of the Appeals Committee who served on the committee 18 months or more prior to their filing an appeal may have their appeal heard by the committee, in the same manner as any other member.

Former members of the Appeals Committee who served on the committee less than 18 months prior to their filing an appeal must have their appeal heard by the Board of Directors.

Current board members, who were former members of the Appeals Committee for a period less than 18 months prior to their filing an appeal, may, by reasonable exception to rule, have their appeal heard by the Appeals Committee.

VII.ECC (ENVIRONMENTAL CONTROL COMMITTEE) & OPERATIONS

A. DEED RESTRICTIONS & MMC BUILDING REGULATIONS

- a) Masthope Mountain Community Association enforces deed restrictions. These restrictions are legally binding upon the MMC membership and, among other things, include the following:
- b) All owners agree to join the MMC by virtue of property ownership, maintain their membership and pay current annual dues, fees and/or other assessments set by the association.
- c) No building can be erected other than a single family house with private garage.
- d) Plans for any construction, improvements or alterations must be approved by the MMC (building regulations, permits, forms and fees are available from the POC office or online). For a builder's packet the following link can be used:
http://www.masthope.org/Builders_and_Contractors/Building_Permit_Packet_Current.pdf and for a building permit application, use the following link:
http://www.masthope.org/Builders_and_Contractors/Building_Permit_Application.pdf
- e) Building permits must be approved and paid for at the Lackawaxen Township Building, (Masthope charges a construction and review inspection fee, see builder's packet.)
- f) No building can be used for any purpose other than as a dwelling for a single family (other than garages, sheds, etc.).
- g) No outhouses or chemical toilets permitted without permission of the ECC.
- h) No gravity house sewers or on site private water supply system (wells) will be allowed on any property, regardless of nature of lot.
- i) No construction, tree-cutting or excavation may be started until final written approval by this committee is given.
- j) The building regulations highlight the major conditions to adhere to during construction and are for the owner(s) and contractor(s) convenience and, therefore, not all inclusive. Owner(s) and contractors(s) are responsible for complying with the "Declaration of Protective Covenants, Easements, Restrictions, Exceptions, Reservations and Conditions" pertaining to Masthope Rapids, Inc. and Falling Waters at Masthope, Inc., (hereinafter referred to as the "Protective Covenants") and all laws and ordinances and the orders and requirements of all federal, state and municipal governments and appropriate departments, agencies, commissions, boards and officers thereof, (hereinafter referred to as the "Governmental Regulatory Agency"). If there is a conflict between the Building Regulations, the Protective Covenants, and the Governmental Regulatory Agency laws and ordinances, the more stringent shall prevail, but, the Building Regulations or Protective Covenants shall not be less stringent than any Governmental Regulatory Agency laws or ordinances.
- k) Failure to comply will result in a violation notice and work stoppage until fine and specifications have been met. Non-stoppage of work shall result in a daily fine.
- l) The Environmental Control Committee (ECC) shall control all aspects of construction, building and land development. Please be advised that this committee reserves the right of final approval on all planned house locations or positions on each lot.

B. ANTENNAS/SATELLITE DISHES

No exposed or exterior radio or TV antennas shall be erected, placed or maintained on any part of any lot, without the filing and approval of a dish antenna permit. These antennas must not be placed on ground level without being shielded with natural evergreen materials. No antenna can be placed further than 15 ft. from the foundation of the house. There is a limit of one (1) dish per property unless waived by the ECC.

C. CLOTHES LINES

Clothes lines or drying lines shall be located so as not to be visible from the road or waterfront (lake).

D. FUEL STORAGE TANKS

Every fuel storage tank on any lot shall either be buried or screened to the satisfaction of the ECC. The storage of gasoline is limited to 20 gallons whether stored above ground or below ground. All fuel tanks, on new construction, are to be buried, except in cases of where doing so would be a hardship because of rock or shale.

E. USED BUILDINGS

No used or previously owned buildings shall be placed or erected on any lot in MMC.

F. A MAXIMUM LOT COVERAGE RULE HAS BEEN ADOPTED BY THE BOARD OF DIRECTORS THROUGH THE IMPERVIOUS SURFACE ORDINANCE MOTION NUMBER 06:18:11:4 AND WILL BE EFFECTIVE IMMEDIATELY.

- a) The percentage of the total single lot area covered by the footprint(s) of house, garage, shed, driveway(s), walkway(s), parking pad(s), turnaround(s) and any area covered by a water resistant surface (tennis court, artificial pond, etc.) shall not exceed 20% of the square foot area of the property. In this reference a house's footprint shall include all covered or soil surface decks and patios and any area covered by 2A modified stone.
- b) To pave an existing driveway or create any new driveways (regardless of the material used) the conditions in the paragraph above must be met.
- c) No permit will be issued by the Environmental Control Committee unless the 20% rule is met. The Environmental Control Committee must be notified in advance of any planned alterations affecting the lot's existing footprint.
- d) When a double lot is being considered the 20% coverage is reduced to 15%. All the above conditions shall remain enforced.
- e) When a triple lot is being considered the 20% coverage is reduced to 13%. All the above conditions shall remain enforced.

G. PENALTY FOR NON-COMPLIANCE

- a) Initial penalty for non-compliance with the applicable land coverage percentage shall be: A stop work order will be issued by the ECC and/or fine for that violation will levied in the amount of TBD.
- b) If the violation is not corrected within 30 days of the issuance of the stop work order, an additional fine of: \$100.00 a day shall be levied until such time as the problem is resolved.

H. CODE ENFORCEMENT OFFICER

- a) The Code Enforcement Officer(s) shall:
- b) Receive and review plans, applications and amendments thereto;
- c) Issue notices of violations and pass upon questions relative to mode, manner of construction or materials to conform to the true intent and meaning of the provisions of this code and in accordance with the rulings of the ECC.
- d) Prepare a monthly report of all permits issued and fees collected
- e) Have the right to enter any property or building in the Masthope Mountain Community at reasonable hours and with reasonable notification for the proper performance of his/her duties.

I. RIGHT OF ACCESS TO PROPERTY

The Code Enforcement Officer, Public Safety Officers or anyone authorized by MMC Management, so far as it may be necessary for the performance of their duties, shall have the right of access to any property in Masthope Mountain at reasonable hours upon exhibiting identification supplied by MMC.

J. CODE ENFORCEMENT OFFICERS LIABILITY

Neither the Code Enforcement Officer, Public Safety Officers, nor any person hired, appointed or employed by MMC when acting in good faith and without malice, shall be liable for the damages by reason of anything done under provisions of this code.

VIII. TRASH DISPOSAL & RECYCLING

Compactor Hours

Day	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Hours	9am-5pm	7am-10am	Closed	7am-10am	Closed	3pm-5pm	1pm-4pm

For Holiday Hours see Masthope Messages or Masthope website. In the case of a school delay due to weather on Mondays and Wednesdays, the compactor will open at 10am.

A. PURPOSE AND USE

The purpose of this section is to administer control and disposal of residential waste.

B. SOLID WASTE

Solid waste variously described as garbage, refuse, rubbish, trash, litter and construction debris including but not limited to yard waste and bulk item disposal; all such items called solid waste herein.

C. DISPOSAL LOCATIONS

- a) The Masthope compactor is located on the west side of Karl Hope Blvd. The compactor area has a compacting dumpster and two (2) bulk trash dumpsters.
- b) Property owners who choose to use an outside contractor to remove household refuse are responsible for the containment of that refuse until discarded. If refuse is strewn about property the MMC department will clean it up and bill the property owner.
- c) There is a 3 bag limit at the compactor. Additional bags will be accepted for \$1.00/each bag.

D. BULK WASTE

- a) Bulk waste includes household furnishings, appliances, automotive products, etc. Items that cannot be compacted shall be disposed of by the items being paid for at the administrative office and brought to the compactor area.
- b) Residents unable to deliver bulk items to the compactor area can call an outside trash pick-up service.
- c) Residents wishing to arrange for removal and payment for bulk items with Maintenance can call the Maintenance Department and they will set the price of pickup. Maintenance Dept. (570) 685-3120.
- d) Residents should make payment to the administrative office for pick-up.
- e) For a list of unacceptable waste items, call the administrative office at (570) 685-4790 or call our Maintenance Dept. at (570) 685-3120. Make checks payable to Masthope POC. Acceptable waste items are listed in the back of this handbook.

E. SOLID/BULK WASTE STORAGE

- a) Storage of solid waste on residential property that is not confined within a building structure is prohibited except solid waste stored as described above.
- b) Discarding or disposal of any waste on any property within MMC is prohibited.
- c) Violation notices will be issued and fines will be assessed against offenders.

F. SOLID OR BULK WASTE DISPOSAL

- a) Solid and bulk waste may only be left at the compactor site when the site is open and staffed.
- b) For a nominal fee, the Masthope Maintenance Department will cart away any bulk items. The disposal fee in all cases must be paid at the administrative office, before any bulk items are left at the compactor/trash site.
- c) **NO TIRES!**

G. LITTERING

Littering of any kind within the community is prohibited and subject to violation/fine(s).

H. VIOLATION

Any member violating this regulation will be fined and may have their solid waste disposal privileges suspended or revoked. Solid waste shall originate from MMC properties. Disposal of solid waste generated at locations outside of MMC property is not permitted at MMC disposal site.

IX. ROAD GENERAL INFORMATION

A. SNOW SEASON/REMOVAL OF SNOW

Masthope is subject to severe winter weather conditions. Snow tires are recommended before Thanksgiving. Tire chains, sand and a snow shovel are helpful winter equipment. Snow removal operations are conducted by a pre-determined route system. The MMC does not remove snow from private driveways. Snow or ice problems should be reported to the Maintenance Dept. by calling (570) 685-3120.

B. RIGHT-OF-WAY

- a) The MMC owns and maintains property (right-of-way) measuring approximately 12 feet from the edge of each paved road. Within the right-of-way the MMC Maintenance Department maintains the storm water drainage and road signs.
- b) Snow removal operations require the placement of snow on the shoulders of our roadways. No vehicles should be parked on the road or on the right-of-way. During severe winters as much as (10) feet of the shoulder may be used for that purpose. The force of snowplows combined with the weight of the snow can cause damage to objects in the right-of-way.
- c) Property owners are cautioned not to place rocks, logs or other landscaping materials in the right-of-way. Property owners are advised that the MMC is not responsible for damage to objects placed in the MMC right-of-way. However, property owners may be held responsible for damage to MMC snow removal equipment if damaged by objects placed in the right-of-way by property owners.

C. CULVERTS & CULVERT PIPES

- a) Property owners are requested to periodically check their culvert pipes (under driveways) to insure that they are clean and functional. Improperly maintained culverts and/or culvert pipes may be cleaned and repaired by the MMC Maintenance Department or an outside contractor. The property owners may then be billed by the POC for the work performed and any other expenses incurred. A plastic, smooth walled culvert pipe must be installed across each driveway, along with drainage ditches as required, size to be determined by the ECC committee. In emergency situations the Masthope maintenance department may need to remove old undersized culvert and install new proper size to insure the integrity of our roadways. Property owner is responsible for and will be billed for any such change.
- b) ALL CULVERTS MUST HAVE HEADWALLS BUILT TO TOP OF DRIVEWAY.

D. POTHOLES

Occasionally, our roads develop potholes. Residents are asked to contact the Maintenance Department at (570) 685-3120 to report any hazardous potholes encountered on Masthope roads.

E. SPRING THAW ROAD PROTECTION

- a) Spring Thaw begins in February and ends approximately April 15th every year. All vehicles with gross weight exceeding 10 tons will be prohibited from the Masthope Road System. This prohibition period for heavy vehicles is to help protect road structure from damage due to the sensitive subsurface thaw conditions.
- b) The purpose of this article is to protect the private roads of the Masthope Mountain Community by limiting the weight of vehicles traveling over them at times when they are prone to special damage because of freezing and thawing conditions.

F. ROAD DAMAGE

Any damage done to Masthope roads will be subject to a fine violation, plus the cost of repair.

G. MAXIMUM VEHICLE WEIGHT LIMIT

It shall be unlawful to drive, move or operate a motor vehicle or combination of motor vehicles whose total gross weight exceeds 10 tons over or upon any MMC road during the period described above. Gross weight shall include the weight of any load and the weight of the driver and of any passengers.

H. EXCEPTIONS

Emergency vehicles (e.g., Police, Fire, Ambulance and Rescue vehicles), MMC vehicles, trash vehicles, utility vehicles (including vehicles delivering fuel to be consumed within Masthope) moving vans and school buses are exempt from the provisions of this article.

I. SPEED LIMITS

The speed limit on all Masthope Mountain Community roads for vehicles will be posted.

J. GROUND LEAKS IN THE WATER/SEWER SYSTEM

Residents are asked to report to an Aqua Pennsylvania, Inc. representative any unusual appearance of running water, especially water running in the area of roadways. When a leak is found by the water company on the owner's property, the owner will be notified by either a telephone call or a letter. The water will be shut off at the road by the water company. The owner will then have 10 days to fix the leak or be subject to termination by the water company. The water company is responsible for the water pipes from the curb stop (shut off valve near the property line) to the main. The homeowner is responsible for any pipes from the curb stop into the home.

K. VEHICLE TIRE REQUIREMENTS

Only rubber tired or rubber cleated vehicles are allowed on MMC roads.

X.SIGNS

NEW SIGN RULES AND REGULATIONS ADOPTED BY THE BOARD OF DIRECTORS (MOTION: 06:18:11:3) EFFECTIVE IMMEDIATELY

A. PERMIT PROCESS

- a) A permit approved by the ECC is required for any sign placed in the community. A fee may be charged for approved sign permits.
- b) Permits will be issued for a specific period of time with a date the sign must be removed.
- c) Permits can be applied for at the POC office. Seven (7) to 10 days will be required to process sign permits.

B. SIGN RESTRICTION

- a) Signs shall not be placed on trees, sheds, accessory buildings or address (911) posts.
- b) Directional signs to any property in the community for any reason are not permitted.
- c) Literature of any kind shall not be made available at any approved sign.
- d) All signs will be removed within seven (7) days after the sign permit expires.

C. PERMITTED SIGNS

Real estate for sale (home or vacant land). One sign on a stake or the home not to exceed 24x24 and at least 20 feet off of the road. Permits will be issued for six (6) months.

Open house signs will be permitted (permit required). One 18x24 single sided or teepee (sandwich) type sign at the open house location. In addition one 3x5 foot flag will be permitted. Permits will be issued for 72 hours in a one week period.

No other signs will be allowed on real estate for sale.

Contractors may display (permit required), one contractor sign (not to exceed 18x24), document holder and 911 number sign (not to exceed 6x18). These must be placed on one post no closer than 20 feet off the road. These signs can only be placed at the time permit applications have been submitted (township & MMC) and must be removed when a Certificate of Occupancy is issued and/or the job is complete. Not to exceed one (1) year.

Garage/yard sale sign permits can be applied for by property owners for three (3) consecutive days twice in any calendar year. A permit to conduct a garage/yard sale must also have ECC approval.

Property identification signs – 911 approved signs and family names. Family name signs and 911 sign location must be approved by the ECC.

No other signs (except home security signs) including "For Sale" signs for personal items, vehicles, equipment, etc. are permitted upon lots. For sale items should be

advertised in the Community Weekly Messages or on message boards should the community provide them.

No political signs announcing candidates for public office will be permitted in the community.

D. PERMITTED SIGNS PLACED BY MMC ON MMC PROPERTY

- a) Traffic control signs (stop, keep right, speed limits, etc.)
- b) Traffic safety signs (slow road work ahead, curve ahead, intersection, etc.)
- c) Directional signs (directions to permanent non-residential facilities/buildings, etc.)
- d) Symbol signs (horse crossing, etc.)
- e) Overhead banners or announcement signs relating to POC events
- f) Signs as permitted on association bulletin boards
- g) Parking signs

E. SPECIAL TRAFFIC SIGNS – APPROVAL REQUIRED

General Rule

- a) Special traffic signs will be allowed under the following guidelines. The following procedure is to be followed by property owners requesting that a special sign be erected in the road right-of-way adjacent to their property.
- b) The property owner shall submit, in writing, to the ECC his/her request for a special sign to be erected.
- c) The security department shall observe and evaluate the situation and make a recommendation to the operation's manager.
- d) If the security department recommends the placement of the sign and the ECC agrees, a work order shall be issued to the community manager for the placement of the sign.
- e) The community manager shall notify the resident of the status of the request.
- f) As used in this section, the following terms shall have the meanings indicated:
 - Special traffic sign
 - Hidden driveways
 - Slow, children playing
 - Deaf child

F. HOME SECURITY SIGNS

General Rule

Residential security system signs will be allowed under the following guidelines: The guidelines are intended to provide notice to would-be intruders of a security system on the premises. They may not be commercially - oriented signs.

Sign Requirements

The residential security sign must be a professionally constructed sign of permanent materials.

The maximum size of the security sign shall not exceed 17 inches in the largest dimension.

The security sign and stake shall not exceed 24 inches above ground when installed.

Only one (1) security sign will be allowed for a front entrance. For visible rear entrances, one (1) sign shall be allowed.

The security sign shall be located entirely on the member's property.

It is important also to contact your security company i.e.: Vector, Triple A and ask them to change the number on the signs they have placed on your lot to match your 911 Street Address.

Temporary Signs/Flags

- a) Flags shall be considered temporary signs under the Masthope Rules and Regulations. (ECC permit will not be required for the following temporary flags) Flags may not be displayed at any time in any manner on any lot within Masthope except as follows:
 - b) The following flags not to exceed 3 feet by 5 feet may be displayed year round on a single flagpole for all such flags in the front yard of any lot or front of any building:
 - One (1) USA Flag (in a manner consistent with federal law)
 - One (1) Pennsylvania Flag (in a manner consistent with state law)
 - One (1) U.S. Military
 - One (1) MIA or similar
- The following flags, not to exceed 3 feet by 5 feet, may be displayed during the following season:
- One (1) Christmas, Hanukkah, Kwanzaa (month of December)
 - One (1) Easter or Passover (one month before the holiday)

- One (1) spring (March, April, May)
- One (1) summer (June, July, August)
- One (1) fall (September, October, November)
- One (1) winter (December, January, February)

Approval Required for Specialized Private Property Signs

General rule special private property signs will be allowed under the following guidelines:

The private property signs are intended to provide notice that an association facility ends at the location of the sign.

The property owner shall submit, in writing, to the ECC manager, his/her request for a special private property sign(s) to be erected.

The manager shall observe and evaluate the situation and make a recommendation to the ECC.

If the ECC recommends the placement of the sign(s) and the community manager agrees, a work order shall be issued for the placement of the sign(s).

The community manager shall notify the resident of the status of the request.

As used in this section, the following terms shall have the meaning indicated:

Special Private Property Sign

Notice private property begins here, DO NOT ENTER.

Limitations, Etc.

Private property signs shall not be allowed adjacent to any roadway.

Fee

The fee for a private property sign including placement, shall be based on approximate costs.

Enforcement Process

- a) Fines will apply as per ECC Violations/Fines Schedule of these Rules and Regulations.
- b) The ECC may remove any illegal sign at the cost and expense of the lot owner. Neither Declarant nor any of its agents, servants or employees or contractors shall be liable in any manner whatsoever for any damage which may result from any such removal or demolition performed hereunder.

XI. ARCHITECTURAL AND CONSTRUCTION

A. SITE

The maximum width of driveway entrance to property is to be 15' including circular driveways. Each opening can be 15' wide maximum, excluding the entrance radius. Circular driveway opening shall be separated by at least 15' of planted area. A maximum of two (2) driveway curb cuts shall be permitted per property. All driveway openings shall be pitched away from the road for the last 10', so that water runoff from drives shall not flow onto the road.

B. TREES

No trees or brush over 3" in diameter, 12" above the ground shall be removed unless written approval is secured, except as required to accommodate the proposed building and driveway. Trees that are to be removed must be marked with white materials and approval secured from the POC before removing same. Failure to comply will result in a violation notice and fines being assessed. If trees are removed without approval, owner and/or contractor will be fined \$250.00 for the first violation (see fine/violation schedule) for per tree removed and owner will be required to plant new trees of a minimum of 8' specimen for each removed, the specimen to be approved by the ECC. To be completed in a timely fashion.

C. GENERAL

Building shall meet the requirements of setbacks/size and building charts.

Setbacks as of 7/9/05

Lot Type	Front	Side	Rear	Min Φ bldg.	Bldg Height	Max Bldg Size
Single	40'	15'	40'	1800 Φ (900)	2 ½ Stories 35' Max	3000 Φ All Structures
Double	40'	25'	40'	1800 Φ	2 ½ Stories 35' Max	3500 Φ
Triple	40'	35'	40'	1800 Φ	2 ½ Stories 35' Max	4000 Φ
Lakefront Single	40'	15'	50'	2000 Φ (900)	2 ½ Stories 35' Max	2400 Φ
Lakefront Double	40'	25'	50'	2400 Φ	2 ½ Stories 35' Max	3200 Φ
Lakefront Triple	40'	35'	50'	2600 Φ	2 ½ Stories 35' Max	4000 Φ
Lakefront Hight Water Line	Na	Na	50'	Na	2 ½ Stories 35' Max	Na
Accessory Bldg	Not Permitted	15'	15'	Shed=100'	15' Max	100 Φ
Corner Lot(s) Setbacks	40'	15'	Na	Na	Na	Na

All lakefront and lake view (water visible) lots or deemed such by the Environmental Control Committee are to meet the requirements of the setbacks/size and building charts (See above).

D. STRUCTURES

- a) Building shall not exceed two and one-half (2 ½) stories and or 35 feet in height. The height shall be calculated from the average grade of the ground around the structure.
- b) The following area may not be used for meeting the requirements for structure square footage: attic space, basements, crawl spaces, garages (attached or detached), car ports, decks and outdoor patios.
- c) All lower level portions of proposed structure may only be used in the square foot requirement calculations if they are constructed over a crawl space or a basement area. Bi-level or split level structures will not be permitted if the square foot calculations for the lowest level, if built on a slab, are used to meet the requirements for minimum square footage.
- d) Crawl spaces shall not be less than 18" in clear height.
- e) No dwelling may be erected on a property within 300' of another dwelling unless the proposed dwelling looks significantly different. The following factors will be considered by the Environmental Control Committee upon applicants appeal:
 - Roof lines differ
 - Placement of windows and doors differ
 - Color must be different
 - Placement of structure on property
 - Style or type of windows
 - Stone veneer on walls/fireplace chase
 One or more of the factors may meet with the Environmental Control Committee approval.
- f) The minimum size of any dwelling to be erected on a lot in the development of Masthope shall be at least 1,800 square feet of living space, excluding basement, garage, porches, decks, patios and breezeways. For purposes of this provision a finished basement is not a living space.
- g) No storage shed or garage shall be constructed unless it conforms and blends in with the existing dwelling. No storage or accessory structure shall exceed fifteen 15' in height, nor shall it be more than one (1) story in height. All outdoor wood furnaces will be considered as accessory structures and subject to the rules pertaining to them.
- h) All exterior walls and roof of building and/or structure is to be covered with earth tone colors, natural woods and/or stone. Alterations must conform to existing colors. Applicants must submit their choice of colors to the ECC for approval. The ECC shall make final approval of colors.

- i) Accessory structures shall not be placed in a front yard or a yard adjoining a street. Exceptions may be granted by the ECC upon appeal. This includes outdoor wood furnaces.
- j) No structure of a temporary character, trailer, tent, shack, barn, garage or other outbuilding shall be used on any lot at any time as a residence, either temporarily or permanently, including mobile homes as defined by federal and state rules and regulations.
- k) No construction operation shall commence unless the POC and township building permits have been issued and posted on property.

April 15th through October 15th: Monday through Friday

All construction work will begin no earlier than 7:30am and must end by no later than 7:00pm.

Saturday: all construction work will begin by no earlier than 8:00am and must end by no later than

7:30pm. Sunday: all construction work will begin by no earlier than 9:00am and must end by no later than 6:00pm. This includes all heavy equipment and generators. Sunday hours for small lawn equipment, i.e. blowers, lawn mowers, weed whackers, etc. are from 9:30am through 6:00pm.

October 16th through April 14th: Monday through Friday

All construction work will begin no earlier than 7:30am and must end by no later than 5:30pm.

Saturday: all construction work will begin no earlier than 8:00am and must end no later than 5:30pm

and Holidays: all construction work will begin no earlier than 9:00am and must end no later than 5:00pm. This includes all heavy equipment and generators. Sunday hours for leaf blowers, lawn equipment, small engine equipment, etc. are from 9:30am through 5:00pm.

E. GENERAL RULES

- a) A Building Permit is required for any new construction to include, but not be limited to, alterations, decks, additions, garages and accessory structures. Minor repairs or alterations to exterior portions of structures may not need permits or approvals. Contact the ECC for the proper interpretation. Accessory structures fewer than 100 square feet will require approval from the ECC for the location of the structure, but may not need a drawing or a sketch.
- b) Prior notification must be given to the Environmental Control Committee, three (3) days prior to blasting, and contractor shall deliver upon such notification, an insurance certificate. Where blasting is permitted, the contractor shall take every precaution to protect all portions of the work already constructed or being constructed, and shall use small charges and give ample notice so as not to endanger person's property.
- c) The contractor, in addition to observing all of the requirements set forth in state laws relative to the transportation, storage, handling and use of explosives shall be liable for all damage to persons or property caused by the blast or explosion.
- d) Where blasting is not permitted, the rock shall be removed with suitable equipment.
- e) Care must be taken to protect persons and property. Contractors are to close off road and pedestrian traffic. No blasting is permitted on weekends or holidays.
- f) Severe fines will be issued for violations and the Environmental Protection Agency may be notified.
- g) No excavation will be permitted except as required to accommodate building foundations, or to accommodate burying of fuel tanks, sewage and water lines and electrical lines if so desired by owner. Notwithstanding the foregoing, no excavation work will be permitted across any road during the period December 1st through April 1st because of difficulty to excavate through the frost level in the roadways and the potential heavy damage that will be sustained to a tar and chip road surfacing during this period.
- h) No individual water supply or sewage system will be permitted, except for Westcolang Park.
- i) A permanent easement for drainage and utilities is established alongside lot lines of 10', along rear lot line of 10' and 10' along the front property lot line.
- j) A temporary construction easement for drainage and utilities along all lines shall be 15' clear. Party doing construction is responsible to restore site to original condition after temporary work is installed.
- k) Owner is responsible to comply with local utility requirements.
- l) Owners and contractor's name, lot number and street name will be permitted on a sign for convenience of deliveries during construction. Only projects large enough to require a certificate of occupancy may have a contractor's sign posted on the property. The sign must be posted on the land being developed. Sign to be removed when the job is completed.
- m) Open road trenches must be back filled with approved material. Trenches must be properly compacted when being repaired. Compaction must be at 12" intervals.

- n)** Contractor shall keep all construction debris contained before leaving the site and provide a sani-lav and dumpster. Failure to comply with the above will result in a violation, fine and any court costs that may be incurred.
- o)** All sites are to be cleared of debris on or prior to issuance of a Certificate of Occupancy.
- p)** All exterior lighting shall be directed away from adjoining properties, adjacent streets or be directed in any manner that may create a hazardous situation. All property lighting must be approved by the ECC.
- q)** A plan must be submitted for all lighting including new construction.
- r)** Exterior of the building and property must be completed within six (6) months of acquiring the Masthope building permit. A one-time request for a three (3) month extension of time may be granted by the Environmental Control Committee. Failure to comply will result in:
 - A violation notice and a fine being assessed
 - Revocation of permits
 - Paying new permit fees
- s)** All open trenches across roads must be made passable at end of each working day.
- t)** No perimeter fencing of properties will be permitted.
- u)** No above ground or in-ground pools permitted. Spas and hot-tubs are permitted provided they are screened and approved by POC/ECC.
- v)** No lot shall be kept in an unsightly manner.
- w)** There will be absolutely no dumping or discarding of any types of materials on any property or lands of Masthope Rapids and Falling Waters at Masthope, with no exceptions. Anyone caught doing so, will have their working privileges revoked in Masthope.
- x)** All contractor signs must be removed as soon as the Certificate of Occupancy is issued, and not erected before the application is approved.
- y)** Boats or recreational vehicles must be stored along the side of, or to the rear of the main structure on the property. Shrink wrapped boat covers of industrial standards may be used.
- z)** Rocks, ledges, trees, etc., shall not be painted. Lots and properties must be kept in a natural or landscaped condition.
- aa)** Rules may be amended by the ECC as required.
- bb)** All seasonal decorations may only be displayed from 45 days before the occasion until 30 days after the occasion.
- cc)** Temporary carports, of any kind, shall not be placed on any property or lot.
- dd)** All contractors' vehicles must have signs displayed on them stating the company name.
- ee)** To avoid soil erosion, all construction sites must have soil erosion/runoff barriers in place followed with seed, hay, woodchips, stone, etc.
- ff)** No mail or newspaper delivery boxes shall be displayed without permission from the ECC.
- gg)** No substantial changes in elevation of the land shall be made on any lot without prior written permission from the ECC.

F. OUTDOOR BURNING

- a)** Recreational burning of commercial chimineas, outdoor fireplaces and other such units will be permitted within the community without a burn permit. This is for recreational use only and said units are not to be used for burning of yard debris or any other items as is defined in our burning policy.
- b)** Open fires (cooking grills not included) are not allowed anywhere within the MMC without a permit. Controlled burning shall be permitted in fireproof containers (steel barrels, etc.). Approval must be granted by the ECC for all controlled burning. The following requirements must be met before the ECC will grant approval:
 - The community must not be on a high hazard fire notice.
 - Only wood, paper products and leaves may be burned.
 - Tires or other materials that produce heavy smoke may not be burned.
 - No more than one controlled fire shall be allowed per property.
 - A garden hose must be kept at the approved burn site to prevent the spread of any fire.

G. COVERS/TARPAULINS

All covers or tarpaulins that are used to cover permitted storage items must be brown or dark green in color. Any other storage colors must be approved by the ECC.

H. LIABILITY

- a) The POC or the POC's authorized representative acting in good faith and without malice in the discharge of their duties shall not render themselves liable for any damage that may accrue to persons or property as a result of any act or by reason of any act or omission in the discharge of their duties. Any suit brought against the POC or its employees because of such an act or omission performed in the enforcement of this code shall be defended by the POC until final determination.
- b) This code shall not relieve or lessen the responsibility of a property owner, his/her contractor or builder of a building for any damages to the person or property caused by defects, nor shall the POC or its employees be held to assume any such liability by reason of inspection or permits authorized by this code.
- c) The Board of Directors and the Environmental Control Committee will not assume responsibility for the adequacy of engineering or structural design presented by applicants for new construction, additions or improvements.

I. APPEALS

- a) Any member disagreeing with a decision of the ECC, as it relates to his/her building permit applications, variances or setbacks may appeal such decision first to the ECC within 30 days of the date of the decision.
- b) A request for an appeal hearing shall be made in writing to the ECC, stating the reasons for disagreement.
- c) Upon receipt of the written request for an appeal within the proper time period, the ECC shall schedule a hearing within 60 days from the date of receipt of the request.
- d) The member requesting the appeal shall be notified of the date, time and place of the hearing. He/she may present any additional materials, documentation, testimonials or witnesses.
- e) The ECC shall communicate final decision to the member within 10 days of the closing of said hearing.
- f) Should the member disagree with the committee's final decision, he/she may further appeal such decision to the Board of Directors. A request for such appeal hearing shall be submitted in writing to the board within 30 days of the date of the ECC's decision.
- g) The Board of Directors shall schedule a hearing on said appeal on the date of its next regularly scheduled meeting, or no later than the date of its next regularly scheduled meeting.

J. LOTS

a) Improved Lots

Determination of Status as Improved Lot

A plotted lot shall be considered an 'Improved Lot' for Masthope Mountain Community dues assessment purposes, upon issuance of a building permit for a new home by the Masthope Mountain Community ECC, and the owner of such an improved lot shall be liable for payment of the improved lot assessment prorated as of the date of such completion and certification.

b) Unimproved Lots

Determination of Status as Unimproved Lot

A plotted lot shall be considered an 'Unimproved Lot' that is vacant – (no structure for Masthope Mountain Community dues assessment purposes). The owner of such an unimproved lot shall be liable for payment of the unimproved lot assessment prorated as of the date of purchase.

c) Destroyed Improved Lots

Structures destroyed by fire/other causes shall be secured/boarded up within 24 hrs.

d) Restoration of Destroyed Dwellings

In the event of total or partial destruction of any dwelling on a plotted lot by fire or other disaster or casualty rendering such dwelling unit unusable or unsafe for normal and reasonable habitation or use, the owner shall be responsible for taking all action necessary to restore the dwelling to its original or equivalent condition, or to restore the lot to its original unimproved state with respect to grade, clearance of obstructions and removal of debris. In the event of total or partial destruction as set forth above, the lot in question shall continue to be assessed as an improved lot until such time as the lot is restored to its original unimproved condition, unless the lot owner files plans and commences meaningful action to restore the dwelling. If and when said plans are filed and meaningful action commences, said property shall be considered unimproved until restoration is complete. All structures destroyed by fire or other causes shall have the exterior of the structure repaired within six (6) months. Upon application, the ECC may extend that period.

e) Masthope Owned Lots

Through various reasons, the POC has acquired undeveloped lots. These lots are classified as Primary Developable, Common Area, or Green Belt Lots by the POC, the township and the county. The POC from time to time may want to sell or transfer some or all of these lots. To purchase a Masthope owned lot, a request form can be submitted at the administrative office to be reviewed by the Real Estate Committee (REC).

f) Adjacent, Merged and Combined Lots

The Lot Purchase Information Packet is available from the POC administrative office and on the Masthope web site: <http://www.masthope.org/lotpurchaseinfo.pdf>.

g) Maintenance of Lots

Each lot, whether improved or unimproved and all improvements erected on lots, shall at all times be maintained in a neat and orderly condition. Grass and lawns shall be properly cared for and mowed with rubbish and debris removed. All obnoxious weeds shall be removed or controlled. All improvements must be properly painted/stained and maintained.

If any lot improved or not, is not so maintained, the MMC Maintenance Department may maintain, restore, correct or repair such lot and/or improvement. The costs incurred by the Maintenance Department doing the repairs, etc., shall be passed on to the property owner.

The MMC, its agents, assignees or employees, shall not be liable in any manner whatsoever for any damage that may result from any such maintenance, restoration or repair work.

K. UTILITY VAULTS

No parking pad shall be installed over any curbside utility vault (water, power or telephone).

L. PERMITS REQUIRED

The property owner or contractor, prior to construction, shall obtain a driveway permit from the ECC.

M. ASSESSMENT

In the event of violation of any requirements of this chapter, the owner will be notified in writing and given 30 days to correct the violation. If the violation continues to exist after this notice period, a fine(s) will be assessed to the owner's property for each and every day that the violation continues. In the event the property owners or the contractors fail to make the necessary corrections/repairs, the MMC Maintenance Department will make the corrections/repairs and the cost of same will be passed on to the property owners.

All driveways shall have stone or other suitable material placed on them to avoid silt runoff onto MMC roads.

XII.WATER/SEWER SYSTEM

A. OWNERSHIP AND RESPONSIBILITY

- a) The water/sewer system is owned and operated by Aqua Pennsylvania, Inc. (Aqua). Aqua is available 24 hours a day at (800) 461-8760. Normal business hours are 8:30am-4:00pm Monday thru Friday. Emergency calls received outside normal business hours are routed through an answering service.
- b) Aqua is responsible for the care, maintenance and replacement of equipment, storage tanks, underground main and sewer lines along roads, associated electronic equipment, water meters and remote meters (regardless of location) and shut off valves in the street or adjacent right-of-way. The customer is responsible for all water supply and water components beginning at, but excluding, the shut-off valve in the street. Repair, maintenance and/or replacement of the service line from the street shut-off to the premises, including all fixtures, fittings, pipes and valves on the premises (excluding the water meter) is the responsibility of the customer.
- c) Aqua installations, i.e., water meters, curb stops, gate valves, etc., shall not be handled, operated or tampered with at any time by persons not authorized by Aqua. Violations will be considered by Aqua as an act of trespass and malicious mischief.

B. APPLICATIONS FOR WATER/SEWER SERVICE

Written application for water service to any premises shall be made by the owner of the premises or by the agent of the owner on a form to be furnished by the POC.

C. STREET VALVE

- a) The street valve is installed by Aqua for the purpose of controlling the water supply to the customer. No person or persons, except authorized agents or employees of Aqua, shall open or close the street valve. Plumbers and/or building contractors do not have permission to operate Aqua's appurtenances. No one but an employee or agent of Aqua may open or close the valves on street mains.
- b) Aqua reserves the right, after due notice, to shut off water service to any customer for failure to pay for water service in accordance with the established payment schedule or for violation of or refusal to comply with these rules and regulations.

D. INSPECTIONS

- a) The properly identified agents of Aqua shall, at all reasonable hours, have free access to all parts of the premises to which water is delivered for the purpose of inspection and examination of pipes, fixtures, etc.
- b) Aqua shall also have the right to go upon any customers premises at all times for the purpose of investigating for defective or leaky water closets, faucets, pipes and connections and other leaking or defective fixtures and for the purpose of reading, examining, repairing and/or replacing water meters.
- c) When any defects or leaks are discovered, customers will be notified. If such defects or leaks are not subsequently repaired within a reasonable time, water service may be turned off without further notice.
- d) Aqua shall attempt to give its customers reasonable notice of any inspections.
- e) When back filling trenches, the lines must have eight (8) inches of sand below and above the lines (state plumbing code). Additional service connection requirements are referenced in the Application for Service Form to be provided by the POC.

E. WATER RATES

Water rates and other charges shall be adopted by Aqua. Aqua's tariffs are available for review at any time on the Aqua website (www.aquaamerica.com).

F. WATER AND/OR SEWER COMPLAINTS

If there is an unresolved complaint with Aqua, please write/call or e-mail the PUC in Harrisburg, you can also "Cc" the POC about any complaints or any part of the service that you get from Aqua. The PUC web site for complaints is: http://puc.paonline.com/Consumer_services/informal_complaint_form.asp.

XIII. INDEX

A	
Abandoned Vehicles	31
Accessory Structures	46
Accident	31
Adjacent Lot Policy	28
Adjacent, Merged and Combined Lots	49
Administration Office Hours	22
Administrative Policy & Procedures	22
Alarms	34
Alcoholic Beverages	17
Animal Healthcare	7
Animals/Pets	33
Antennas	39
Appeals Committee	36
Applications for Water/Sewer Service	50
Architectural and Construction	45
Area Golf Courses	8
Area Medical & Pharmaceutical Facilities	7
Arena / Stable Area	17
Assorted Trail Rides	18
ATV Ownership and Use	31
ATV Rules & Regulations	32
ATVs, Snowmobiles & Dirt Bikes	31
B	
Banning from amenity privileges	35
Banquet Facility/ Property Owners Lounge	20
Barrier Free/Handicapped Rules	30
Beach	13
Beach Café Pavilion Hours	19
Beach Rules & Regulations	14
Better Business Bureau	9
Big Bear Ski Area	21
Bike Riding	16
Blasting	47
Boat Registration	12
Boating	11
Bocce ball	16
Bowling Alleys	8
Budget / Finance	27
Budget Balances	29
Building Height	45
Building Permit/Forms	47
Building Regulations	39
Building Site	45
Building Size	45
Bulk Waste	41
Burning	48

Buying / Selling Property	24
---------------------------	----

C	
Cable Television	8
Canoes / Kayaks /Boats	12
Canvassing / Peddling	34
Capital Improvement Fee	24
Capital Reserve Fund	29
Card ID Passes	22
Chimineas	48
Chiropractors	7
Closing Date - Early Closing	17
Clothes Lines	39
Code Enforcement Officer	40
Code Enforcement Officers Liability	40
Collections / Dues	28
Collections / Violations / Fines	28
Colors - Building Regulations	46
Community/Public Service	18
Compactor / Trash Site	40
Complaints	27
Contingency Fund	29
Court Rules	16
Covenants / Deed / Easements	39
Culvert(s) / Culvert Pipe(s)	42

D	
Dentists	7
Destroyed Lots	49
Disclosure Packets	24
Disposal Locations	41
Diving Board Rules	15
Divorces, Deaths	25
Dock / Lake Rules	13
Doctors/Clinics	7
Dogs / Animals	33
Drainage Pipes	42
Drinking - Underage	33
Dues / Collections	28

E	
Easements / Covenants	39
ECC Appeals	48
Educational Facilities	9
Electric Company	8
Eluding Security / Police	30
Emergencies	7
Emergency Vehicles	30
Environmental Control Committee	39
Excavation	47

F	
Facilities	10
False Alarms / Fees	34
Federal Express / UPS	9
Fences	47
Finance / Budget	27
Fire Rescue / Fire Companies	8
Fireworks	29
Fishing	12
Fitness Center	10
Fitness Fees	11
Flags	44
Food Pavillion at Beach	19
Fuel Storage Tanks	39

G	
General Information-(570) 685-4790	7
Go Carts, Motorized Scooters, Go-Peds, and other non-registration type similar vehicles	31
Government Services	7
Grinder Pump	8
Ground Leaks In The Water/Sewer System	42

H	
Handicapped Parking	30
Health & Welfare Facilities	7
Heating Oil	8
Height of Structures	45
Help Centers	9
Horse Boarding	18
Horses / Stables/Programs	18
Hospitals	7
Hours of Construction Work	46
Hours of Operation - Trash / Compactor	40
Hours of Operation / Ski Big Bear	22
Houses of Worship	9
Hunting	34

I	
Ice Skating	16
ID Passes	22
Illegal Activities / Recreation	17
Improved Lots	28, 49
Incidents	31

J	
Jogging / Running	16

K	
Kayaks / Canoes / Boats	12
L	
Lackawaxen Township Offices	9
Lake	11
Leasing/Renters	25, 26
Liability	48
Library	9
Lighting	35
Lighting/Exterior Disturbing	47
Littering	17
Lodge & Surrounding Area	18
Lodge Rules & Regulations	18
Long Term Leasing Information	26
Lots	49

M	
Mailboxes	9
Maintenance of Lots	49
Market Place at Masthope	20
Masthope Owned Lots	49
Masthope Services	9
Maximum Vehicle Weight	42
Motorcycle Rules	30
Motorized Vehicles	17
Movies	7

N	
Noise	34
Nuisances	34

O	
Odors	35
Outdoor Facilities	11
Outdoor Fireplaces	48
Outdoor Miscellaneous -	16
Outside Patio	19
Overnight Parking	30

P	
PA State - Boating	13
PA State - Fishing	12
PA State -Alcohol	33
Paddleball	16
Park Rules and Regulations	15
Parking	30
Passes/ID - All Types	22
Peddling/Canvassing	34
Permits -Driveways	50
Personal Watercraft (PWC)	12
Pharmacies	7
Poison Control Center	7
Police - Masthope Security	7

Police-State -Local	7	Snow Removal	41
Pool Complex	14	Snowmobiles	31
Pool Rules & Regulations	15	Snow-Spring Thaw Protection	42
Pools above ground or in-ground	47	Solid or Bulk Waste Disposal	41
Potholes	42	Spas and hot-tubs	47
Private Parties	20	Speed Limit	30
Private Parties - Beach	14	Speeding/ Speed Limits	42
Propane Gas Services	8	Stables	17
Property Line Setbacks	45	Stop and Traffic Control Signs	30
Property Transfers	25	Storage/Accessory Buildings	46
Public Safety	29	Summit at Masthope Restaurant & Grill	19
R		T	
Radios/Noise	17	Tarps/Canvas Covers, Etc.	48
Reckless Driving	30	Telephone Company	8
Recreation	10	Temporary Signs	44
Recreation Closings	17	Tennis	16
Recreation (Outside MMC)	7	Tennis Reservations	16
Recreation Programs	16	The Market Place	20
Regional services	8	The Summit Restaurant & Grill	19
Remembrance Park	15	Theaters/Shows	7
Renters Information	25	Trailers	47
Response to Alarms	34	Trash Disposal & Recycling	40
Right of Access to Property	40	Trees/Tree Cutting	45
Right of Way/Easements	42	U	
River Park	14	Unimproved Lots	28, 49
Roads	41	V	
S		Vehicle Code/Parking	29
Safety First Aid	11	Vehicle Parking	30
Safety & Welfare	29	Vehicle Tire Requirements	43
Sailboats	12	Vehicle Weight Load	42
Sale/Transference of Masthope Properties	24	Vehicles And Traffic	30
Satellite Dishes	39	W	
Schools	9	Wading Pool Rules	15
Scramble Food Court	19	Waste Storage	41
Security Non-Emergencies	7	Water Rates	51
Selling/Buying Property	24	Water Skiing/Tubing	12
Septic/Wells	39	Water/Sewer Inspections	50
Setbacks/Property Lines	45	Water/Sewer Service	8
Shopping Malls	8	Water/Sewer System	50
Short Term Leasing	26	Westcolang Lake	12
Shuffleboard	16	Wild Animals	33
Signs Security	44		
Signs Specialized Private Property	44		
Site Work	45		
Ski Big Bear/Rules	21		
Skiing	7		
Slide Rules	15		

XIV. AMENITY SCHEDULE

Amenities/Activities	Spring	Summer	Fall	Winter
Fitness & Aerobics	★	★	★	★
Arts & Crafts		★		
Basketball	★	★	★	
Boating	★	★	★	
Bocce Ball	★	★	★	
Bingo	★	★	★	★
Fishing	★	★	★	★
Paddleball Courts	★	★	★	
Horseback Riding	★	★	★	★
Shuffleboard	★	★	★	
Skiing/Snow Boarding				★
Special Events	★	★	★	★
Swimming Lessons		★		
Tennis	★	★	★	
Tubing				★

XV. ATV VIOLATION FINE SCHEDULE

ATV Violation	1 st Offense	2 nd Offense	3 rd Offense
Underage driver of an ATV	\$50	\$100	\$300
Non-certified driver	\$50	\$100	\$300
Speeding on ATV	\$75	\$150	\$450
Illegal passing on ATV	\$75	\$150	\$450
Driver operating ATV after dusk	\$50	\$100	\$300
Two riders on a single ATV	\$75	\$150	\$450
Vehicle trespass	\$50	\$100	\$300
Unregistered ATV, (Masthope) and/or not owned by Masthope property owner	\$50	\$100	\$300
Registration plate(s) and or sticker(s) incorrectly displayed	\$50	\$100	\$300
Operating ATV without proper safety equipment	\$50	\$100	\$300
No helmet or unfastened helmet	\$50	\$100	\$300
Illegal motorized vehicle	\$75	\$150	\$450
Unregistered ATV, (state)	\$50	\$100	\$300
Uninsured ATV	\$50	\$100	\$300
Reckless driving	\$150	\$200	\$450
Stop sign violation	\$75	\$150	\$450
Illegal parking	\$50	\$100	\$300
Trespass on ATV	\$300	\$300 ban of ATV privileges	
Eluding security on ATV	\$300	\$600	\$600 privileges revoked

XVI. BOAT INFRACTION FINE SCHEDULE

Boat Infractions	1 st Offense	2 nd Offense	3 rd Offense
Improper equipment (i.e. no flotation device, no paddles, etc.)	\$20	\$40	\$80
No registration	\$25	\$75	\$125
No Certification	\$25	\$75	\$125 and/or banning
Watercraft left at dock overnight	\$25	\$75	\$125
Safety Issues	1 st Offense	2 nd Offense	3 rd Offense
Excessive speed	\$30	\$60	\$120
Disorderly conduct	\$25	\$50	\$100
Reversing flow direction	\$25	\$50	\$100
Ski infraction	\$20	\$40	\$80
Interfering with safety area	\$40	\$80	\$160
Overloading watercraft	\$20	\$40	\$80
Reckless endangerment	\$100	\$300	\$600 suspension
Environmental	1 st Offense	2 nd Offense	3 rd Offense
Lake Polluting (i.e. pouring gas, garbage, etc.)	\$100	\$200	\$400
Improperly serviced watercraft (i.e. dispelling harmful fumes/exhaust problems, leakage, fuel oil)	\$50	\$100	\$200
Loud music	\$25	\$50	\$100
Fueling watercraft on or near lake shore line	\$200	\$200	\$200
Storing fuel containers along amenity property line	\$200	\$200	\$200

XVII. BULK TRASH ITEMS

Bulk Item	Size	Price
Armoire – Wardrobe	Small	\$15.00
Armoire – Wardrobe	Large	\$25.00
Ashes	5 Gallon Container	\$1.00
Bed Box Springs	Twin/Full	\$20.00
Bed Box Springs	Queen/King	\$25.00
Bed Frames	Twin/Full	\$25.00
Bed Frames	Queen/King	\$30.00
Bed Head/Foot Board	Twin/Full	\$25.00
Bed Head/Foot Board	Queen/King	\$30.00
Bed Mattress	Twin/Full	\$20.00
Bed Mattress	Queen/King	\$25.00
Bed Mattress	Air	\$6.00
Bicycles		\$10.00
Blinds	Small	\$2.00
Blinds	Medium	\$4.00
Blinds	Large	\$6.00
Blinds	Vertical	\$4.00
Cabinets – Metal	Small	\$15.00
Cabinets – Metal	Large	\$20.00
Car Parts	Door	\$30.00
Car Parts	Fender	\$30.00
Carpets	9x12 With Padding	\$30.00
Carpets	Carpet Only	\$25.00
Carpets	Less Than 9x12	\$20.00
Chairs	Dining Room	\$15.00
Chairs	Stuffed/Padded	\$15.00
Chairs	Outdoor – Plastic	\$5.00
Chairs	Outdoor – Aluminum	\$35.00
Christmas Trees	Contact POC For Details	\$5.00
Clothes Hamper	Large Only	\$5.00
Coffee Table		\$15.00
Counters	4' Per Section	\$20.00
Counters	4'-8' Section	\$25.00
Desk		\$15.00
Doors	Wood	\$10.00
Doors	Steel/Metal	\$15.00
Doors	Screen	\$5.00
Dresser	Small	\$20.00
Dresser	Large	\$25.00
End Table		\$10.00
Fan	Box/Ceiling/Standing	\$5.00
Gas Grill	Without Tank	\$20.00
Gas Grill	With Tank	NOT ACCEPTED
Hot Water Heater		\$60.00
Humidifier		\$15.00
Dehumidifier		\$15.00
Hutch – 36" or less	Small	\$10.00
Hutch – 37" or more	Large	\$20.00
Ironing Board		\$5.00
Kitchen Cabinets	Small	\$10.00
Kitchen Cabinets	Medium	\$15.00
Kitchen Cabinets	Large	\$20.00
Ladder	Per Foot	\$2.00/per foot
Lamps/Lights		\$10.00
Love Seat		\$25.00
Medicine Cabinet		\$10.00
Microwave		\$20.00
Mower		\$20.00
Nightstand		\$5.00
Paint Cans		\$5.00
Pallets		\$5.00/per pallet
Pickup/Trailer Load		NOT ACCEPTED
Plastic Tub	Large Only	\$5.00
Play Pens/Cribs		\$15.00

Bulk Item	Size	Price
Pool & Liner Only	Child	\$5.00
Pool & Liner Only	Small	\$10.00
Pool & Liner Only	Large	\$20.00
Pool & Liner Only	Liner Complete	\$40.00
Pool Swimming	Childs	\$15.00
Pool Table (No Slate)		\$35.00
Propane Tank	Any Size	NOT ACCEPTED
Recliners		\$15.00
Sinks (Bath/Kitchen – No Cast Iron)		\$20.00
Sled		\$5.00
Small Motor		\$5.00
Sofa		\$20.00
Sofa Bed		\$25.00
Stereo	Small Console	\$15.00
Stereo	Large Console	\$20.00
Stereo	Floor Model	\$60.00
Stroller		\$10.00
Swing Sets – Cut To 4' Lengths		\$20.00
Table		\$20.00
Television - Console		\$20.00
Television – Portable		\$15.00
Television Stand		\$20.00
Toilet/Water Closet		\$15.00
Trash Can		\$5.00
Tricycle		\$5.00
Tub – No Cast Iron		\$20.00
Tub	Attached Enclosure	\$25.00
Tubs/Shower Enclosures		\$25.00
Vacuum		\$10.00
Wall Liners/Shelves		\$20.00
Windows – GLASS TO BE TAPED		\$20.00
Windows	Jalousie Slats	\$1.00/each
Windows	Storm	\$5.00
Windows	Picture – Over 4" Wide	\$20.00
Windshield (Auto)		\$20.00
APPLIANCES		
Dishwasher		\$25.00
Oven/Stove Top		\$15.00
Washer/Dryer Machine		\$25.00
Water Tank		\$30.00
Wheelbarrow	Small	\$5.00
Wheelbarrow	Large	\$10.00
ITEMS WITH FREON		
Portable Air Conditioner	With Freon	\$30.00
Portable Air Conditioner	Without Freon	\$20.00
Freezer	With Freon	\$40.00
Freezer	Without Freon	\$30.00
Refrigerators	With Freon	\$40.00
Refrigerators	Without Freon	\$30.00

XVIII.PUBLIC SAFETY FINE SCHEDULE

Public Safety Violations	1 st Offense	2 nd Offense	3 rd Offense
Underage child at MMC facility	\$25	\$50	\$150
Amenities (abuse of facilities/privileges)	\$100	\$200	1 years dues
Skateboarding, rollerblading, motorized vehicles, etc. at Masthope amenities	\$25	\$50	\$150
Illegal dumping	\$300	\$600	\$1200
Littering	\$100	\$200	\$300
Improper disposal at compactor site	\$50	\$100	\$300
Improper vehicles on roads – non-rubber tracks/wheels	\$100	\$200	\$300
Blocking snow covered roads	\$25	\$50	\$150
Obstructing right of way of roads	\$100	\$200	\$300
Improper vehicles on roads – spring thaw rule	\$1000	\$2000	\$3000
Open fires	\$50	\$100	\$200
Lighting nuisances – ECC permit needed (new construction)	\$25	\$50	\$150
Working outside of approved work hours	\$25	\$50	\$150
Trespassing – closed areas – Masthope property (PSP notified after 3 rd offense)	\$150	\$300	\$900
Trespassing on private property in Masthope	\$100	\$200	\$300
Failure to follow directives of Security	\$100	\$200	\$300
Obstruction of administrative duties	\$100	\$200	\$300
Explosives (fireworks, etc.)	\$50	\$100	\$200
Unlicensed driver	\$75	\$150	\$450
Unregistered vehicle (PSP notified)	\$50	\$100	\$450
Uninspected vehicle (PSP notified)	\$25	\$50	\$150
Motorcycle violation	\$50	\$100	\$300
Failure to yield to emergency vehicle	\$75	\$150	\$450
Parking – on MMC property or street/road where not allowed	\$20	\$50	\$150
Improper vehicles on road – overnight parking of construction equip.	\$100	\$200	\$300
Obstructing traffic	\$75	\$150	\$450
Parking in no parking area	\$50	\$75	\$150
Parking in no parking area – fee to remove car boot	\$25	\$25	\$25
Parking – handicapped (PSP notified & community service may be imposed)	\$200	\$400	\$600
Eluding security	\$250	\$500	\$1500
Stop/traffic signs – failure to obey	\$50	\$100	\$300
Reckless driving	\$200	\$400	\$600
Speeding – less than 10 miles per hour over limit – the violator becomes “whole” again if he/she does not violate our speeding rules within a 365 day period from time of last offense.	\$50	\$100	\$150
Speeding – in excess of 10 miles per hour over limit – the violator becomes “whole” again if he/she does not violate our speeding rules within a 365 day period from time of last offense	\$100	\$200	\$300
Failure to report or leaving the scene of an accident	\$75	\$150	\$450
Drinking or drug violations (reported to PSP)	\$200	\$400	\$800
Unlicensed dog(s)	\$25	\$75	\$225
Loose/not on leash (after 1 st violation Animal Warden notified)	\$25	\$75	\$225
Excessive barking	\$25	\$75	\$225
Housing/breeding more than 3 pets	\$50	\$100	\$300
Hunting	\$50	\$100	\$300
Firearms – discharging/illegal possession (PSP notified)	\$500	\$750	\$1000
Smoking – undesignated area	\$25	\$50	\$100
Smoking – underage	\$25	\$50	\$100
False alarms (PSP and Fire Depts. can impose a \$300 fine as well). Fines will be issued after 2 warnings are given.	\$50	\$75	\$100
Outside lighting nuisance/annoyance	\$50	\$100	\$300
Noise nuisances	\$50	\$100	\$300
Odor nuisances	\$50	\$100	\$300
Negative impact on MMC	\$100	\$150	\$200
Disorderly/disruptive/threatening conduct	\$100	\$200	\$450
Criminal mischief	\$500	\$1000	\$3000
Parking of commercial vehicle on property	\$50	\$150	\$300
Members in arrears using amenities/facilities	\$250	\$500	\$1000

XIX. ECC VIOLATION FINE SCHEDULE

Environmental Control Committee Violation	1 st Offense	2 nd Offense	3 rd Offense	Reference
Building used for other than single family residence	\$100	\$300	\$600	VII.A.f
Conducting a commercial business on residential property	\$500	\$1000	\$1500	VII.A.f
Antennas – Radios/TV/Dish	\$25	\$50	\$150	VII.B
Clothes Lines	\$20	\$40	\$80	VII.C
Used Buildings/Structures	\$50	\$100	\$200	VII.E
Fuel Storage Tanks	\$100	\$200	\$500	VII.D
Unauthorized Storage	\$50	\$100	\$200	VIII.E
Untidy lot/Litter/Health hazard	*\$200	*\$400	*\$600	VIII.G
Improperly maintained culvert/culvert pipes	\$200	\$400	\$600	IX.C
Damaging road (plus cost of repair)	\$200	\$400	\$600	IX.F
Illegal signs and/or property sign infractions	\$20	\$40	\$80	X
Tree removal (per tree) No permit or over limit note: The MMC may require replacement of trees	\$250	\$500	\$1000	XI.B
Improper setbacks/square footage	\$500	t	t	XI.C
Unauthorized accessory structure	\$25	\$50	\$100	XI.D
All building exteriors will be approved earth-tone colors	\$100	\$400	\$600	XI.D.h
Temporary structures (trailers/tents)	\$25	\$50	\$150	XI.D.j
Building permit posting/possession	\$50	\$150/ 15 days	\$500/ 30 days	XI.E
Violation of work stoppage	ii	ii	ii	VII.A.k
Blasting	\$100	\$400	\$600	XI.E
Open fire/fire during “no burn” time	\$50	\$100	\$300	XI.F.b
No dumpster or sani-lav on building site	\$100	tt	tt	XI.E.n
Exterior of building not completed within six (6) months	\$300	jj	jj	XI.E.r
Fences	\$50	\$100	\$200	XI.E.t
There will be no swimming pools on properties	\$100	\$200	\$500	XI.E.u
Untidy lots	\$50	\$100	\$200	XI.E.v
Storage covers (tarps/canvases)	\$20	\$40	\$80	XI.G
Storage of boats/watercrafts	\$25	\$50	\$100	XI.E.y
Painting rocks/trees	\$20	\$40	\$80	XI.E.z
Seasonal festive decorations not removed	\$25	\$50	\$150	XI.E.bb
Temporary carport	\$50	\$100	\$300	XI.E.cc
Unmarked contractor vehicle on construction site	\$50	\$100	\$300	XI.E.dd
No soil erosion protection on building site	\$50	\$100	\$150	XI.E.ee
Improperly displayed newspaper/mailbox	\$25	\$50	\$150	XI.E.ff
Substantial change in property elevation	\$300	\$600	\$1000	XI.E.gg
Unsafe/uninhabitable building	\$300	\$600	\$1000*	XI.J.d
No stone/material covering driveway	\$50	\$100	\$300	XI.M
Unrepaired ground leak in water or sewer	\$1000	***	***	IX.J
Parking of commercial vehicle on property	\$50	\$150	\$300	VI.B
Abandoned/junk vehicles	\$100	\$200	\$300	VI.B
Noise nuisances	\$50	\$100	\$300	VI.J
Odor nuisances	\$50	\$100	\$200	VI.J
Nuisance – outside lighting	\$50	\$100	\$300	XI.E.p
* Lot must be cleared within 24 hours or MMC will do the clean-up and bill the property owner in addition to the fines.				
** After 90 days the Building Dept. will be notified and MMC will have a contractor repair the building or demolish it.				
*** Leaks not repaired within 30 days will be repaired by a contractor, and the property owner will be billed in addition to a \$500 fine.				
ii Failure to comply will result in a daily fine of \$500.				
jj If building exterior is not completed within six (6) months, there will be a \$600 fine. If building exterior is not completed within 12 months, there will be a \$1200 fine; and if it is not completed within 15 months, MMC will have it completed and bill the property owner for the completion in addition to a \$1500 fine.				
t Failure to comply within 30 days will result in a stop work order in addition to a \$1000 fine.				
tt Failure to comply after 30 days will result in a stop work order in addition to a \$500 fine.				
(Handbook) In the event the violation/fine has not been paid to the MMC/POC for a period extending to more than 90 days, then each thirty 30 day period after 90 days the fine remains unpaid, an additional fine equivalent to the third offense shall be applicable.				