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EXHIBIT F
TO
DECLARATION OF CONDOMINIUM

RULES AND REGULATIONS:

Rules and regulations of:

REGENCY SURF & RACQUET CLUB CONDOMINIUM

3286 P0101

RULES AND REGULATIONS

OF

REGENCY SURF & RACQUET CLUB CONDOMINIUM

The Rules and Regulations hereinafter enumerated as to the condominium property, the common elements, the limited common elements and the condominium units shall be deemed in effect until amended by the Board of Directors of the association and shall apply to and be binding upon all unit owners. The unit owners shall, at all times, obey said Rules and Regulations and shall use their best efforts to see that they are faithfully observed by their families, guests, invitees, servants, lessees and persons over whom they exercise control and supervision. Said Rules and Regulations are as follows:

1. The sidewalks, entrances, passages, vestibules, stairways, corridors, halls and all of the common elements must not be obstructed or encumbered or used for any purpose other than ingress and egress to and from the premises; nor shall any carriages, velocipedes, bicycles, wagons, shopping carts, chairs, benches, tables, or any other object of a similar nature be stored therein. Children shall not play or loiter in halls, stairways, elevators, or other public areas.

2. The personal property of all unit owners shall be stored within their condominium units.

3. No garbage cans, supplies, milk bottles, or other articles shall be placed in the halls, on the balconies, terraces or patios, in the staircase landings, nor shall any linens, cloths, clothing, curtains, rugs, mops or laundry of any kind, or other articles, be shaken or hung from any of the windows, doors, terraces, balconies or patios, or exposed on any part of the limited common elements or common elements. Fire exits shall not be obstructed in any manner and the common elements shall be kept free and clear of rubbish, debris, and other unsightly material.

4. No unit owner shall allow anything whatsoever to fall from the windows, terraces, balconies or patios of the premises, nor shall he sweep or throw from his unit any dirt or other substances outside of his unit.

5. Refuse and bagged garbage shall be deposited only in the area provided therefor.

6. No unit owner shall store or leave boats or trailers on the condominium property.

7. Employees of the association shall not be sent off the condominium premises by any unit owner at any time for any purpose. No unit owner or resident shall direct, supervise, or in any manner attempt to assert any control over the employees of the association.

8. Servants and domestic help of the unit owners may not gather or lounge on the grounds or recreational facilities.

9. The parking facilities shall be used in accordance with the regulations adopted by the association, as previously provided and thereafter, by the Board of Directors. No vehicle which cannot operate on its own power shall remain on the condominium premises for more than twenty-four (24) hours, and no repair of vehicles shall be made on the condominium premises.

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10. The type, color and design of chairs and other items of furniture and furnishings that may be placed and used, where applicable, on any terrace, balcony or patio may be determined by the Board of Directors of the association, and a unit owner shall not place or use any item, where applicable, upon any terrace, balcony or patio without the approval of the Board of Directors of the association.

11. No unit owner shall make or permit any disturbing noises by himself, his family, servants, employees, agents, visitors, and licensees, nor do or permit anything by such persons that will interfere with the rights, comforts or convenience of the unit owners. No unit owner shall play upon or suffer to be played upon any musical instrument, or operate or suffer to be operated, a phonograph, televisions, radio or sound amplifier in his unit, in such manner as to disturb or annoy other occupants of the condominium. All party(s) shall lower the volume as to the foregoing as to 11:00 P.M. of each day. No unit owner shall conduct or permit to be conducted, vocal or instrumental instruction at any time.

12. No radio or television installation, or other wiring, shall be made without the written consent of the Board of Directors. Any antenna or aerial erected or installed on the exterior walls of a unit or on the limited common elements or common elements of the condominium, which includes the roof, without the consent of the Board of Directors, in writing, is liable to removal without notice and at the cost of the unit owner for whose benefit the installation was made.

13. No sign, advertisement, notice or other lettering shall be exhibited, displayed, inscribed, painted or affixed, in, on or upon any part of the condominium unit, limited common elements or condominium property by any unit owner or occupant without written permission of the association. The foregoing includes signs within a unit which are visible from outside the unit and the foregoing includes posters, advertisements or circulars upon the condominium property, including common elements, limited common elements, units or vehicles parked upon the condominium property, and distributing advertisements or circulars to units within the condominium.

14. No awning, canopy, shutter or other projection, shall be attached to or placed upon the outside walls or doors or roofs of the building without the written consent of the Board of Directors of the association. All window coverings must be such color as the association determines in its sole discretion. Terraces, balconies or patios may not be enclosed nor anything affixed to the walls within such terraces, balconies or patios except with the prior written consent of the association, and said consent may be given as to certain units and not given as to others. The type of screening or enclosure and the manner of installation as to balconies, terraces and patios is subject to the written consent of the Board of Directors of the association. Notwithstanding the foregoing, the developer has the paramount right to determine the type of screening or enclosure to be used and the manner of installation as to said balconies, terraces or patios.

15. The association may retain a pass-key to all units. No unit owner or occupant shall alter any lock or install a new lock without the written consent of the Board of Directors of the association. Where such consent is given, the unit owner shall provide the association with an additional key for the use of the association, pursuant to its right of access.

16. No cooking shall be permitted on any terrace, balcony or patio, nor on the limited common elements nor on the condominium property, except in such area, if any, designated by the Board of Directors of the association. Where such cooking is permitted, the association shall have the right to promulgate rules and regulations as to the time and the type of cooking that may be permitted, as well as the location, should they determine to authorize same.

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17. Complaints regarding the service of the condominium shall be made in writing to the Board of Directors of the association.

18. No inflammable, combustible or explosive fluid, chemical or substance shall be kept in any unit or limited common element, except such as are required for normal household use.

19. Payments of monthly assessments shall be made at the office of the association, as designated by the Board of Directors of the association. Payments made in the form of checks shall be made to the order of such party as the association shall designate. Payments of regular assessments are due on the first day of each month, and if payments are ten (10) or more days late, are subject to charges, as provided in the Declaration of Condominium.

20. Each unit owner who plans to be absent from his unit during the hurricane season must prepare his unit prior to his departure by:

A. Removing all furniture and other objects from his terrace, balcony or patio; and

B. Designating a responsible firm or individual to care for his unit should the unit suffer hurricane damage, and furnishing the association with the name of such firm or individual. Such firm or individual shall contact the association for clearance to install or remove hurricane shutters, and such party shall be subject to the approval of the Board of Directors of the association.

21. Food and beverage may not be consumed out of a unit except for such areas as are designated by the Board of Directors of the association.

22. Provisions in the nature of Rules and Regulations are specified in the condominium's Declaration of Condominium.

23. The Board of Directors of the association reserves the right to make additional Rules and Regulations as may be required from time to time without consent of the condominium association and its members. These additional Rules and Regulations shall be as binding as all other Rules and Regulations previously adopted.

24. NO PETS OF ANY KIND SHALL BE PERMITTED IN THE CONDOMINIUM UNITS OR ON OR ABOUT ANY OF THE COMMON ELEMENTS, EXCEPT DOGS AND CATS WEIGHING LESS THAN TEN (10) POUNDS.

25. Rules and Regulations as to the use of the recreational facilities and recreation area within the condominium shall be posted as specified in the By-Laws of the condominium association and each unit owner, etc., shall observe all Rules and Regulations relating thereto.

26. No clothes line or similar device shall be permitted on any portion of the condominium property, including limited common element areas, nor shall clothes be hung anywhere except in such areas as are designated by the Board of Directors of the association.

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