Savannah Lakes Village

Member Handbook



On the Shores of Lake Thurmond, SC

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INTRODUCTION

This handbook provides general information about Savannah Lakes Village, its programs and services, and summarizes major policies and procedures of relevance. The information contained in this handbook is not necessarily complete. For further information, you should contact the appropriate department or review the legal documents governing Savannah Lakes Village. Savannah Lakes Village Property Owners Association reserves the right, without prior notice, to change, delete, supplement or otherwise amend at any time the information, requirements, and policies contained in this handbook.

WELCOME

It is a pleasure to welcome you and your family to Savannah Lakes Village (SLV) as a member of the Savannah Lakes Village Property Owners Association, Inc. (SLVPOA).

The role of the SLVPOA is to manage the affairs of the community and to operate and maintain the amenities and facilities owned by the SLVPOA.

As part of the Savannah Lakes Village family, you will have the opportunity to live in beautiful surroundings, among friendly and helpful neighbors. We know you will enjoy your time at SLV and look forward to your becoming involved in the many programs and activities available to you. Again, Welcome to SLV!

SAVANNAH LAKES VILLAGE

SLV, a private community established with the assistance of the State of South Carolina, was developed by Cooper Communities, Inc. based in Rogers, Arkansas. SLV consists of more than 4,000 acres with over 20 miles of shoreline on Lake Thurmond. Lake Thurmond is the largest man-made lake east of the Mississippi, spanning over 70,000 acres.

The first lots went on sale on April 1, 1989. There are a total of 4,958 lots within SLV, with all infrastructure and underground utilities complete. The amenities include two 18-hole golf courses, two clubhouses and golf shops, a recreation center and access to Lake Thurmond. There are approximately 78 miles of paved roads within SLV, all of which have been dedicated to McCormick County. Savannah Lakes Village transitioned out of developer control in 1998 and is now governed solely by the SLVPOA.

Savannah Lakes Village is a premier community in the Southeast and is beautifully situated along 25 miles of lakefront shoreline in western South Carolina.

MAILING ADDRESS

The mailing address and the location of the SLVPOA Administration Office is:

5812 US Highway 378 West McCormick, South Carolina 29835

THE GOVERNING DOCUMENTS

When a developer plans a project such as SLV, legal documents, which establish and govern the operation of the association are established. The documents for SLV include the following:

Master Plan

The SLV Master Plan provides the underlying legal basis for the development and operation of SLV. Among other things, it includes the framework for the development and financing of the road and water/sewer infrastructure within SLV, agreements with the U. S. Army Corps of Engineers concerning the number and location of boat docks and access to Lake Thurmond and authority for special tax districts encompassing SLV to provide revenue to enhance services normally provided by the county government. This document is recorded and filed in the land records of McCormick County. Due to the size of this document, it is not posted on the Members' Website. Any member can examine the document at the POA office by making arrangements in advance.

Declaration of Covenants and Restrictions

The Declaration of Covenants and Restrictions detail each owner's property rights and the conditions on use of his/her property and his/her rights and obligations in the property owners association.

These regulations are set up to protect property values and maintain the appearance and integrity of the project. Each property owner is legally bound to them from the time you take title to your property within the association.

Articles of Incorporation

The Articles of Incorporation establishes the property owners' association and its structure and powers.

By-Laws

The By-Laws establish rules for the operation of the property owners' association through officers, a board of directors, committees and membership meetings.

If there are conflicts or inconsistencies between the Master Plan, Declaration of Covenants and Restrictions, the Articles of Incorporation, or the By-Laws; the Master Plan, Declaration, the Articles, and the By-Laws, in that order, shall prevail.

All the legal documents for SLVPOA, with the exception of the Master Plan, are posted on the SLV POA website (www.savannahlakes.com). Copies of the By-Laws and the Declaration of Covenants and Restrictions should be provided by your realtor. Copies are also available at the SLV POA Administration Office.

HOW DOES THE SLVPOA WORK?

The SLV POA operates in accordance with the South Carolina Corporate Law, the SLV Master Plan, the Declaration of Covenants and Restrictions for SLV, the Articles of Incorporation, and the SLVPOA By-Laws. The Master Plan, the Declaration and the By-Laws are recorded in McCormick County, South Carolina land records and the Articles are filed with the Secretary of State for the State of South Carolina.

Funding must be adequate to maintain the common facilities, provide special services and keep an adequate reserve for future repair/replacement of major assets. The SLVPOA is primarily funded through assessments, member user fees, and non-member revenue from events, tournaments, and catering operations.

The primary purposes of the SLVPOA are to:

- □ Protect property owners' investments by operating in a responsible fiscal manner;
- □ Provide a sense of community spirit within SLV;
- □ Enforce the Declaration of Covenants and Restrictions, the By-Laws and other rules and regulations of the Association for the protection of all members and the overall well-being of the SLV community.

In accomplishing these purposes, the following are involved:

Board of Directors

The affairs of the SLVPOA are administered by a Board of Directors elected by the members. It has overall authority and responsibility for all matters of the SLVPOA operation. Meetings of the SLVPOA's Board of Directors are held at the Activity Center. The time and place of all regular Board meetings are announced

in advance and members are encouraged to attend. The SLVPOA Board officers are elected by the Board of Directors from the Board membership.

The members of the Board of Directors serve three (3) year terms on a rotating basis. They serve without compensation, giving many hours of their time for the benefit of the community.

Some of the Board responsibilities include, but not limited to, the following:

- □ Compliance with and enforcement of the Declaration, By-Laws and Rules and Regulations of the SLVPOA.
- □ Compliance with legal and statuary requirements.
- □ Appointment of, definition of duties for, and annual evaluation of the performance of the Chief Operating Officer.
- □ Establishment, maintenance and enforcement of Board-Level Policies necessary for the day-to-day management of the SLVPOA by the Chief Operating Officer and his/her Staff.
- □ Establishment of Board Level Goals and Long Range Plans to ensure SLVPOA financial stability, protection of the value of SLVPOA assets, and efficient SLV POA operation.
- □ Appointment of Board Standing Committees and chairpersons.
- Requirement for an annual audit of the SLVPOA financial condition, review of the same, and reporting of results to Members.
- □ Approval of the annual Operating and Capital Budgets, including the assessments and fees.

Chief Operating Officer

The Chief Operating Officer has overall authority and responsibility for the day-to-day management of the SLVPOA in compliance with the governing documents and policies established by the Board of Directors. The Chief Operating Officer works under the authority of the Board of Directors.

The Chief Operating Officer is responsible for the appointment, direction, supervision and administration of all employees, programs, and facilities.

Management Team and Staff

Our departments are led by professional managers who, under the direction of the Chief Operating Officer, make up the SLV Management Team. Each Management Team member is responsible for the day-to-day operation of his or her area of responsibility.

Our employees are the backbone of our operation. Each one has been hired to perform an important task. Our service and profitability standards can only be met by a dedicated, energetic, creative, and thoroughly professional team of employees working together and continually striving for improvement throughout SLV. We expect each of our employees to treat you with respect and courtesy. We ask that you treat them in the same manner. Any comments on program performance or employee conduct should be directed to the respective Manager.

Committees

The Board of Directors and the Chief Operating Officer are assisted by committees made up primarily of members. These committees normally meet on a monthly basis. Meetings are also open to all members with the exception of times when the committee needs to meet in executive session, if applicable. The current standing committees include:

Architectural Control Committee
Community Services Committee
Events, Social and Recreation Committee
Finance Committee
Golf Committee
Newcomers' Coffee Committee
Nominating Committee
Strategic Planning Committee
Tennis/Pickleball Committee

The Board of Directors may from time-to-time appoint other committees or ad-hoc groups to perform specific tasks. With the exception of the Architectural Control Committee and Nominating Committee, all committees operate in advisory capacity providing information to the Board of Directors and the Chief Operating Officer. Even though they have no authority to make policy decisions regarding operation of the SLVPOA or to direct members of the SLVPOA staff, they play an important advisory role in the planning and operation functions.

Further information on opportunities to serve on committees and application forms are available at the SLV POA Administration Office.

Members

Every member has opportunities and responsibilities resulting in their choice to live in SLV.

Responsibilities include:

- □ Paying assessments on time
- □ Abiding by the governing documents

Opportunities include:

- □ Participating in all SLVPOA sanctioned programs and activities
- □ Utilizing all amenities provided now and in the future

MEMBERSHIP

Every property owner or associate member is assigned a member number and may receive membership cards, as needed for use at the SLVPOA amenities. All members are required to present their membership cards or give their member numbers at every visit to any of the amenities.

Qualified Dependents

This membership is assigned to a qualified dependent as defined by the Internal Revenue Code.

GUESTS

A guest is a temporary visitor and is subject to all rules and regulations of the SLVPOA. A member must register his guest at the facility where they desire to participate.

Guests do not have to be accompanied by their host member to the facility. However, each unaccompanied guest must present a guest card issued by SLVPOA.

COMMUNICATION

SLV strives to provide timely and relevant communications through a variety of means. At SLV, we use several modes of communication:

- □ Savannah Shorelines is a local and independent newspaper that focuses on activities and events happening in and around the Savannah Lakes Village area. It is published the first of each month and mailed to all members.
- □ The Members' Website is located at www.savannahlakes.com. From the public page, click on Members Login. By default, your Login Name is your seven-digit member number, and your Password is your last name. For more information, call the SLV Administration Office at 864-391-4116.
- □ The SLV Neighborlink is an e-mail bulletin service that is available to all members of SLV. To sign up for Neighborlink, send an e-mail to *Neighborlink@slv-sc.com* including your name, address, phone number, and membership number.
- □ The SLV Telephone Directory is updated and published periodically as necessary and is available at the SLV Administration Office. New entries are added upon request.

EXTERNAL FACTORS IMPACTING SLV OWNERS

SCRUT Tax

As part of the development plan for SLV, the State of South Carolina provided twenty million dollars in financing for the construction of the road system and the water and sewer lines. These advances were made beginning in 1990, with the last one being made in 2001. Each advance was secured by a 30-year note that bears interest at a floating rate determined annually by the state based on its average rate of return on similar investments. As provided in the Master Plan, property owners are required to repay this obligation at the current rate of \$360.00 per year per lot plus an administrative fee of \$12.00 per year. This repayment is collected as a separate line item on your property tax bill.

McCormick County collects the SCRUT and forwards these funds to the State of South Carolina net of the administrative fee. This tax is enforceable under the same South Carolina statues as property taxes. It is estimated that the loan should be repaid between 2015 and 2020.

The applicability of this tax as a deduction for IRS purposes should be discussed with your tax advisor.

Savannah Lakes Village Commission

The SLV Commission was created as a special tax district on November 26, 1991 by a vote of the property owners as authorized by an ordinance passed by McCormick County. The purpose of the Commission is to provide a level of fire protection and emergency medical services to SLV beyond that provided by the County. The Commission is governed by five (5) commissioners approved by the McCormick County Council. Four (4) of the commissioners shall reside and/or own property within the boundaries of the SLV Special Tax District and one (1) shall be a member and/or representative of the SLV POA.

All funding for the Commission comes from a special tax imposed on real estate and personal property in SLV. This tax is reflected as a separate item on the annual property tax bill you receive from the County. Each year the Commission submits a budget request to McCormick County. The County sets the budget for the SLV Commission and sets the millage rate in accordance with the approved budget. All funds collected from this tax are forwarded to the Commission. A small portion of the funds is used to cover administrative costs of the Commission and a small portion goes to the Sandy Branch Volunteer Fire Department.

McCormick County Government

All property within SLV falls into McCormick County Tax District and is subject to all taxes and regulations of the County.

Sewer and Water is provided by McCormick County and they are responsible for operational control and system maintenance.

SLV SUB-ASSOCIATIONS

The SLV Sub-Associations only impact Property Owners in those specific areas as defined below:

Townhouse Association

Within SLV there is one (1) townhouse association that includes townhouses in Shores of Tara, Southwind and Windwood. The townhouse owners are members of the SLV POA and subject to the same rules, regulations and standards as all other members in addition to being members of the Savannah Lakes Townhouse Association.

The Townhouse Association serves the additional needs of the townhouse owners. It administers certain construction, maintenance and administrative responsibilities that pertain solely to townhouse properties. It establishes and collects assessments for those purposes, which are in addition to the SLVPOA assessments.

The rights and responsibilities of townhouse owners are contained in the Supplemental Declaration of Covenants and Restrictions for townhouse properties. Copies of these documents and the budget are available from the Savannah Lakes Townhouse Association.

Savannah Point

The property owners within the Savannah Point subdivision are responsible for the maintenance of certain parcels within the subdivision that are classified as Limited Common Properties. These areas are devoted to the common use and enjoyment of the property owners of Savannah Point. In addition to the assessment paid by all members, the Savannah Point property owners are subject to an additional assessment to pay for any costs for the maintenance or improvement of the Savannah Point Limited Common Property.

GUIDELINES FOR ALL POA FACILITIES

All SLV POA facilities operate under the following guidelines:

- □ Smoking is not permitted in any of the SLVPOA facilities including outdoor dining and gathering areas. Smoking is defined to include: cigarettes, cigars, pipes, and nicotine delivery devices, such as e-cigarettes.
- All persons are prohibited from possessing and/or using any type of drug or other controlled substance while visiting or using any facility unless prescribed by a physician.
- □ Weapons are not allowed in or on any of the SLVPOA facilities.
- □ Animals are not permitted in the facilities, except where required for persons with disabilities.
- □ In the event of a death of a SLV member and upon request of family members, the flags will be lowered to half-staff for a period of one (1) day. Notification must be made to the SLVPOA Administration Office and they will notify the other SLVPOA facilities.

PUBLIC SAFETY

Fire Protection

Fire protection is provided to SLV by Sandy Branch Volunteer Fire Department (SBVFD) with membership of approximately twenty (20) to twenty-five (25) volunteer firefighters and ten (10) auxiliary members. There are two (2) fire stations located within the Village—Sandy Branch VFD Station 1, located on Holiday Road and Sandy Branch VFD Station 2, located on the Huguenot Parkway.

In 2004, SLV was designated as the first "Firewise USA Community" in South Carolina. Recognition was given for ongoing proactive efforts to protect homes

from any potential forest fires. Nationwide, fewer than 100 communities have been awarded the Firewise status.

We are all responsible for minimizing fire hazards and protecting our neighbors and ourselves.

We can do this by eliminating common hazards in and around our home:

- □ Do not overload electrical circuits with too many appliances.
- □ Have your house properly grounded to avoid fires caused by lightning strikes
- □ Do not use charcoal or propane grills in close proximity to your home.
- □ Do not use kerosene or electric space heaters.
- □ Keep fireplace chimneys clean.
- □ Do not dispose of ashes until they are cool.
- □ Store firewood away from the house.
- □ Do not allow brush or woody debris to accumulate in the yard.

We can also prepare for a fire by:

- □ Installing smoke detectors and alarm systems.
- □ Having a fire safety inspection by the Sandy Branch Volunteer Fire Department.
- □ Learning to use our home fire extinguishers.
- □ Planning what to do in the event of a fire including escape routes for the home.

In the event of a fire, get out of the house immediately and call 911 – state your name, address, phone number and subdivision and request the Sandy Branch Volunteer Fire Department. Stay on the line until told to disconnect.

Emergency Medical Services and First Responders

McCormick County Emergency Medical Service provides emergency medical services to SLV with an approximate response time to the Village of approximately 10 minutes.

The Ed Meyer First Responders are volunteers who reside here in the Village. They respond to the emergency in advance of McCormick County EMS. They work in conjunction with the McCormick EMS, which is a paid 24-hour service.

The First Responders are also responsible for the Vial 4 Life Program. A vial contains a form for each person in the household, which is to be used to list important medical information. The vials are to be kept in the main kitchen refrigerator for quick access by either the responders or EMS. SLV also has four automatic external defibrillators that are strategically placed at both Golf Courses and the Recreation Center. For more information or to obtain a Vial 4 Life, contact the SLV Administrative Office at 864-391-4116.

In the event of a medical emergency call 911 – state your name, address, phone number and subdivision and request the Ed Meyer First Responders along with the EMS. Stay on the line until told to disconnect.

Neighborhood Watch

SLV has a Neighborhood Watch program that provides our residents with the opportunity to make their neighborhoods safer and improve the quality of life. Neighborhood Watch groups typically focus on observation and awareness as a means of preventing crime. Any suspicious activity should immediately be reported to the proper authorities by calling 911.

Traffic Rules

The Village streets are the property of the County and come under the jurisdiction of the McCormick County Sheriff's Department. Please do not pass on Village streets, and observe all posted pedestrian crossings, street signs and speed lines.

Golf cart owners must obtain a cart permit from the State Highway Department to travel on Village streets. Cart owners may be liable for injury or damage resulting from accidents. Cart drivers should take every precaution and drive on the roadside.

Pets and Other Animals

It is permissible to have dogs, cats, or other household pets as long as they are not a public nuisance. The SLV Board of Directors has adopted an Animal Care and Control Policy for Savannah Lakes Village, which includes requirements for identification and vaccination of pets, and positive leash control (no roaming of dogs). Additional requirements for care, waste removal and animals that are deemed to be a nuisance to the community are included. You will need to have your dog on a leash when it is not on your property. For more information regarding Pets and Other Animals, please refer to the ACC Rules & Regulations.

ARCHITECTURAL CONTROL COMMITTEE (ACC)

The function of the ACC is to enforce the Declaration of Covenants and Restrictions and ACC "Rules & Regulations".

The ACC publishes "Rules & Regulations for Construction & Maintenance for Single Family Residential Dwellings" and "Rules and Regulations for Construction &

Maintenance of Public and Commercial Buildings" to orient property owners, business owners, and contractors to the correct procedures, requirements and specifications for new construction or any modification to existing dwellings and/or buildings within Savannah Lakes Village. These rules and regulations may change from time to time. Please check with the Community Services Director for a current issue or visit your Members' Website to view them online. These regulations are adopted pursuant to the authority provided by the Declaration of Covenants and Restrictions for SLV.

Before beginning a home building or renovation project, obtain the "ACC Rules and Regulations Book".

Permits

ACC permits are required for all permanent and temporary construction, additions, revisions, removal or demolition within the community or the shoreline strip including, but not limited to the following:

Lot clearing, residential homes and out buildings, garages, driveways, sidewalks, patios, retaining walls, pump stations, irrigation systems, solar energy systems, geothermal energy systems, swimming pools, pool buildings, commercial buildings, recreational buildings, tennis courts, racquet ball courts, basketball courts, flag poles, and all other forms of temporary or permanent constructions or any changes to the exterior of the home other than routine maintenance and upkeep.

All applications/permits approved by the ACC shall be in compliance with the Declaration of Covenants and Restrictions. The fee for residential construction permits and all other fees are established by the SLVPOA Board of Directors each year. The current fee structure may be obtained at the SLV Administration Office. All applications that require County permits are forwarded, after approval by the ACC to the McCormick County Building Department. Owners or contractors are required to obtain permits and pay fees to McCormick County before starting any new construction, change or modification.

Building Construction

Some highlights of the building rules and regulations are:

- □ It is prohibited to dump yard waste or any type of debris onto common property, U.S. Army Corps of Engineers' (USACOE) property or your neighbors' property.
- ☐ If you make a change to the outside appearance of your home or any construction on your lot, it requires ACC approval.
- □ Only contractors licensed in South Carolina may build your house.
- ☐ Home construction must be completed within one year of start date.

- □ Basic landscaping must be completed within six months of final inspection. A plot plan showing the owners intended landscaping plan must be submitted for approval with home permit application.
- □ Above ground propane tanks must be completely screened as outlined in the ACC Rules & Regulations.
- □ The POA/ACC is not responsible for the quality of construction or workmanship of your home. Routine inspections of the building site are made only to insure compliance with ACC Rules & Regulations for construction. The homeowner and contractor are both accountable for violations or infractions.
- ☐ There are established fines and penalties for construction site violations.
- □ Storm water run-off and silt from your lot must be directed away you're your neighbor's lot into the established drainage easements. Storm water must not be allowed to run across neighboring property, common property, or golf course property. Storm water run-off and sediment control is the responsibility of the homeowner and the contractor.
- Owners of Lakefront lots with direct lake access should contact the US Army Corps of Engineers before attempting any activity on the Corps' property.

Home Business

The Declaration of Covenants and Restrictions for SLV empowers the ACC to permit home businesses. The intent of this permitting process is to allow home businesses in the Village that are not intrusive to neighbors and which do not create any extraordinary traffic within the Village.

Gardens

Residential gardening does not require a permit. However, garden plots of approximately 600 square feet each are located on Garden Drive and may be rented annually on a first-come-first-serve basis. Contact the Community Services Department for information on community garden plots.

Signs

Check the ACC Rules and Regulations signage policy before erecting any signs on your property. "For Sale" signs must comply with the Protective Covenants and may be purchased and installed from the SLVPOA.

Political Signs

Signs indicating political support are permitted in the front yard of property owners two (2) weeks prior to the date of an election with the following provisions:

- □ The signs are professionally prepared small political signs for residential use, not to exceed 24" in width by 18" in height.
- □ There are no more than one (1) sign per candidate per residential lot, with no more than five (5) signs per lot.
- □ The signs are not visible from the golf courses or other recreational areas.
- □ The signs are removed within two (2) days after the election date.

Mailboxes

Residential mailboxes, paper boxes, posts and numbers are of a uniform design and are the responsibility of the homeowner. These must be purchased from the SLV POA Community Services Department.

All mailboxes, paper boxes, and post are black in color and except for seasonal decorations, no changes in color or design are permitted.

Yard/Garage Sales

Periodic Village-wide yard/garage sales will be allowed at the Recreation Center. No such sales will be allowed on individual lots.

Garbage

Homeowners are responsible for garbage disposal. Curbside collection of household garbage is available from commercial contractors. Garbage containers and other trash must be stored inside a garage, basement, or in a screened or fenced area except on collection day.

Household garbage and recyclable materials are also collected at the McCormick County Convenience Centers at no charge.

Parking

Motor homes, boats, trailers of any kind, and trucks or other vehicles not normally used for personal transportation may not be stored or permanently parked at any residence or lot unless fully garaged. Temporary parking of such vehicles by property owners or their guest for loading or unloading is permitted for up to 72 hours.

Commercial vehicles shall not be parked in residential areas other than for accommodating work on premises.

Long-term or overnight parking is not allowed on street rights-of-way or other common property.

Parking on street rights-of-way by construction and residential traffic shall not inhibit passage of any vehicles, particularly emergency vehicles.

COMMUNITY SERVICES

The SLV Community Services Department is responsible for the maintenance of all SLVPOA buildings, ACC Administration, and assists McCormick County with the maintenance of streets, water and sewer.

Water Systems

SLV receives drinking water from McCormick County. McCormick County currently purchases water from the Town of McCormick and the Town of Calhoun Falls. The water is transported throughout the county in water mains owned and operated by McCormick County. The McCormick County Water and Sewer Department operates the SLV water distribution system. They are responsible for operational control and system maintenance for the entire water distribution system. Each resident's water supply is metered and is billed with a minimum use charge plus extra costs for additional usage. Water and sewer are on a combined bill issued by McCormick County. An extra meter may be purchased for irrigation, which does not incur a sewer charge.

Wastewater/Sewer

SLV uses a pumped effluent system throughout all single-family residential areas. Wastewater is collected in "interceptor tanks" and pumped through a series of lift stations (pump stations) to the City of McCormick's Rocky Creek Wastewater Treatment Plant. Each house, Townhouse, and public building has a buried interceptor tank, which automatically pumps the contents of the tank to the sewer main when needed. A control panel on the side of each home with a failure alarm and light warns of a malfunction in the system. If there is a trouble alarm, contact the McCormick County Water and Sewer Department for assistance. Tanks will be inspected at a frequency not to exceed five (5) years and pumped out when necessary. McCormick County Water and Sewer Department is responsible for maintenance and repairs of the interceptor tanks and will bill the property owner accordingly.

Streets and Street Rights-of-Way

McCormick County owns and is responsible for the streets and roads in SLV; however, the SLV Community Services Department performs the right-of-way mowing.

In general, alterations to the rights-of-way (beyond the pavement) are not allowed. Any requests for such alterations must be submitted for approval by the SLV Community Services Department and McCormick County.

To report a street light out, contact the SLV Community Services Department with the pole number or closest address location.

You should know where your utility lines are on your property. Contact Little River Electric Cooperative or West Carolina Rural Telephone Cooperative before you dig.

Drainage Ditches

The property in front of your home from your front property line to the road is deeded to McCormick County and is designated as the County Road Rights-of-Way. McCormick County Ordinance 89-11 by issuance of a county building permit conveys the responsibility of restoring and maintaining the drainage ditch in front of your home to the property owner. SLVPOA is under no obligation to correct drainage or maintain drainage ditches on the County Rights-of-Ways destroyed by construction activity.

SLVPOA is not responsible for correcting storm water drainage problems anywhere in SLV. Erosion control and storm water run-off in McCormick County is governed by County Ordinance 89-11. The person engaged in or conducting land-disturbing activity is responsible for ensuring that the soil conservation and drainage standards for protection of all properties and J. Strom Thurmond Reservoir are being adhered to with respect to the McCormick County Soil and Water Conservation Act.

Boat Docks and Shoreline Management

Due to the impact of SLV on the economy, lifestyles, and natural resources of the area, the Corps of Engineers and Cooper Communities, Inc. undertook an exhaustive joint effort to establish certain operational guidelines for the management of the public land and shoreline of J. Strom Thurmond Reservoir adjacent to SLV. A Memorandum of Agreement between the US Army Corps of Engineers and Cooper Communities/SLVPOA was executed on April 25, 1988.

The Agreement specified a joint procedure for site selection for potential dock slip locations. Slips are designated for use by "lakefront" homeowners, and "interior" homeowners. A joint effort to protect the visual aesthetics of the shoreline and a standard set of dock design plans were approved. No privately owned docks are allowed and all slips are housed in "community dock" facilities. In addition, the Agreement provides the mechanism whereby all boat dock permits and all permits for improved shoreline walkways will be issued by the Corps to SLVPOA. Any "under brushing" or removal of trees adjacent to lakefront homes on Corps property must be permitted by the Corps directly to individual property owners.

All boat docks are owned by SLVPOA and are subject to the rules of the Corps of Engineers as well as SLV. The Corps of Engineers has allocated and approved all boat dock locations for SLV. The locations of each dock and the authorized number of slips per dock have been predetermined and are shown on the recorded plat for each subdivision (neighborhood) in the Village. The SLV Community Services Department is responsible for the management, operation and maintenance of all boat docks and shoreline facilities in SLV and is the entity for obtaining all dock permits for the homeowners of SLV.

Interior homeowners may make an application to lease dock space at the Community Services Department. These are available on a first-come-first-serve basis. Each lakefront lot is allocated a dock slip. Lakefront homeowners should contact the Community Services Department when installation is desired.

Boat dock user and maintenance fees are set each year by the SLV POA Board of Directors.

FOOD SERVICE

SLV currently operates two food and beverage facilities—Tara Clubhouse and Monticello Clubhouse. While these facilities are primarily for member enjoyment, private parties and special events make up a significant portion of our revenue stream and work towards keeping member fees at a minimum. These types of functions are permitted through arrangements with the management staff and when there is no significant conflict with member usage.

The hours of operation are determined by management and are posted at the Clubhouses and on the Members' Website. The hours of operation may be adjusted as usage dictates and for seasonal needs.

Management will not sell or serve alcoholic beverages to any person who is not permitted to purchase them under the laws of the State of South Carolina, including anyone who is under 21 years of age or anyone who, in the judgment of management, is intoxicated; nor shall any alcoholic beverages be sold or served for off-the premises consumption.

All food and beverage consumed in or on any SLVPOA facility or amenity must be purchased on site. Exceptions for special events may be authorized by management in accordance with guidelines established by the SLVPOA Board of Directors.

In order for management to maintain security and to promote safety, the following areas are off-limits to everyone except for the food service staff: kitchens; all storage rooms; and the area behind the bars. If a member or guest needs to enter these areas, he/she must be accompanied by management.

Tara Clubhouse

Tara Clubhouse overlooks the Tara Golf Course and provides a dining experience in either the River Grille or the Carolina Room.

River Grille | Carolina Room

The River Grille provides a popular gathering place for dining in a casual atmosphere. The dining room offers a full service staff to serve the needs of our members and guests. The Carolina Room offers a more casual environment for smaller venues.

Reservations are strongly recommended for dining to assist the staff in providing good service at a reasonable cost.

Private functions may be booked by members, organizations within SLV, or outside groups, under guidelines established by the SLVPOA Board of Directors. For more information on private functions, contact the food service management staff.

Appropriate dress is casual:

- □ Women: Tennis clothes and golf wear are acceptable. Sleeveless shirts, decorated dress tee shirts, nylon wind suits, jean pants and jean shorts of appropriate length are allowed.
- ☐ Men: Tennis clothes, golf wear, nylon wind suits, jean pants and jean shorts of appropriate length are permissible. Shirts must have a collar and sleeves although Henley and mock turtle neck shirts are allowed.
- □ **Children**: Children over the age of 12 should comply with adult dress standards. Younger children should be neatly attired.

Non-acceptable attire: Bathing suits, short shorts, thongs, tee-shirts (men), spandex or varieties of spandex/lycra materials, sleeveless shirts (men), cotton style sweat pants and cut offs.

Monticello Clubhouse

Monticello Clubhouse is located off the scenic Monticello Golf Course. Golfers and non-golfers enjoy the friendly, casual atmosphere. Monti's Village Bar & Grillroom offers a lunch menu.

Appropriate dress is casual:

- □ Women: Tennis clothes and golf wear are acceptable. Sleeveless shirts, decorated dress tee shirts, nylon wind suits, jean pants and jean shorts of appropriate length are allowed.
- □ Men: Tennis clothes, golf wear, nylon wind suits, jean pants and jean shorts of appropriate length are permissible. Shirts must have a collar and sleeves although Henley and mock turtle neck shirts are allowed.
- □ **Children**: Children over the age of 12 should comply with adult dress standards. Younger children should be neatly attired.

Non-acceptable attire: Bathing suits, short shorts, thongs, tee-shirts (men), spandex or varieties of spandex/lycra materials, sleeveless shirts (men), cotton style sweat pants and cut offs.

GOLF

SLV has two beautiful championship golf courses that offer great golfing experiences for golfers on any level. The Tara Golf Course features Tif-Eagle greens with Bermudagrass fairways. The Monticello Golf Course features Mini-Verde greens and Bermudagrass fairways. The SLV Golf program offers an extensive tournament program that covers everything from weekly play days to championship events for both men and women. Play is subject to guidelines and fees, so visit the Golf Shop for a complete copy of the Golf Course Rules and Regulations.

Our primary concern is serving our members. However, outside tournaments and play are a significant revenue stream that enables us to keep golf fees to a minimum for our membership.

The hours of operation are determined by management and are posted at the Golf Shops and through other various communication media. The hours of operation may be adjusted seasonally as usage dictates.

Fees

All golf related daily and annual fees, established by the SLV POA Board of Directors, must be paid at the Golf Shop.

Golf Carts

Information may be obtained from the Golf Shop about trail fees, and owning, leasing, or renting golf carts.

Tee Times

Requests for tee times are handled by our automated tee time system. For information on how to use the system, please contact one of the golf shops.

Handicaps

An established handicap is required to play in all tournaments. Check with the Golf Shop for details on establishing a golf handicap, which requires an annual fee and a minimum of five (5) adjusted scores.

Dress Code

Appropriate dress for the golf courses is required. The dress code applies to the practice facilities as well as the golf courses. Members are responsible for the proper attire of their guests and family members. Acceptable attire includes:

- □ Women: Sleeved or sleeveless golf shirts (provided the sleeveless shirt has a collar), golf slacks, golf skirts, golf skorts and shorts of reasonable length.
- Men: Traditional collared shirts with sleeves, turtlenecks, mock and mini-mock turtlenecks. Shirttails must be tucked in unless the shirt is designed to be worn outside of shorts and slacks. Shorts are to be of reasonable length.
- □ **Children**: Children over the age of 12 should comply with adult dress standards. Children younger than 12 years old should be neatly attired.

Unacceptable attire: Tank tops, halter tops, T-shirts, gym shorts, shorts with elastic waistbands and/or drawstrings, sweat pants, blue jeans trousers and shorts, cut offs, and short shorts. Metal spiked shoes are prohibited and billed caps are not to be worn backwards or sideways.

Golf Staff

The Director of Golf Operations has the responsibility of controlling all daily and tournament play. Golf instruction is available by appointment.

The Golf Course Superintendent has the responsibility for the course maintenance, hours of operation and cart access restrictions.

Women's Golf Association and Men's Golf Association

Working with the Director of Golf Operations, Golf Course Superintendents and Golf Committee, these groups organize weekly golf events and special tournaments throughout the year. They have their own dues and social functions. For more details, check with the Golf Shop.

RECREATION CENTER/SPORTS COMPLEX

The Recreation Center is a multi-use facility for recreational and community activities. The Center features a variety of indoor and outdoor recreational opportunities.

While the Center is primarily for member enjoyment, private parties and special events make up a significant portion of our revenue stream and work toward keeping member fees to a minimum. Center usage is subject to guidelines and fees. Visit the Center for a complete copy of the Rules and Regulations.

Private functions may be booked by members, organizations within SLV, or outside groups, under guidelines established by the SLVPOA Board of Directors. For more information on private functions, contact the management staff at the Center.

Activities and programs along with the monthly calendar of events are posted at the Center and through other various communication media.

The hours of operation are established by management and posted at the Center and on the Members' Website. The hours of operation may be adjusted seasonally as usage dictates. The Recreation Center has a Keycard Access System for non-staffed hours. For more information about this system, contact the staff at the Center.

In order for management to maintain security and to promote safety, the following areas are off-limits to everyone except for the Center staff: the kitchen; storage/equipment rooms; swimming pool pump room; behind curtain in back of bowling alley, side stage area; and employee's offices. If a member or guest needs to enter these areas, he/she must be accompanied by management.

Fees

All recreational related daily and annual fees, established by the SLVPOA Board of Directors, must be paid at the Center.

Dress Code

- Casual attire is generally the accepted standard. Members and guests shall at all times wear clean, appropriate clothing. Men are required to wear shirts at all times. Shorts are permitted. Bare feet are permitted in pool or patio areas only.
- □ All users must wear a warm-up, cover-up or other type of outer clothing in the Center except the pool and patio areas.
- Swimming Pool/Sauna/Whirlpool/Patio Areas: Appropriate swimwear. No cut-offs, street clothing or shoes are permitted in the pool or spa area. Tank tops, leotards, tee shirts and spandex are permitted around the areas. No street shoes are allowed in the indoor pool area.
- □ Fitness Room: Athletic shoes and customary workout/fitness clothing must be worn. Tee shirts must be worn along with shorts, slacks or warm-ups. Tank tops, workout, fitness, biker or tennis shorts are acceptable.
- □ Tennis Courts: Players should wear proper tennis attire. No cut-offs, tank tops or jeans. Street shoes, running shoes, or cross training shoes are not allowed on the courts. Tennis shoes only.

□ Bowling Lanes: All bowlers must wear bowling shoes and proper casual attire.

LAKE ACTIVITIES

Boating

Pleasure boating on Lake Thurmond is a popular activity and carries responsibilities for those who use the lake.

All boats and motors of a certain size must be registered. Contact the South Carolina Department of Natural Resources for information on this process.

We are subject to the South Carolina Department of Natural Resources and the US Army Corp of Engineers laws and regulations. Property Owners have the opportunity to attend boating and boating safety classes sponsored by the Thurmond Lake Sail & Power Squadron (USPS).

Fishing

Fishing without a license is against the law and may incur a fine. This includes fishing from the bank, boat or docks. Georgia and South Carolina have reciprocal license laws. Therefore, a license from either state is honored. Obtain the free circular on hunting and fishing regulations from any bait and tackle source or write the South Carolina Department of Natural Resources or visit their website at (www.dnr.sc.gov).

Lake Levels

Lake levels are managed by the Corps of Engineers. These levels vary from "summer pool" to "winter pool" and with extreme weather conditions. The prudent mariner will exercise extreme caution when the lake levels are low. Old roadbeds, stumps, trees, and rock formation normally underwater become boating hazards when the lake level drops several feet. Full pool is 330-feet above mean sea level.

Shoreline Property

The USACOE retains ownership of all shoreline below the approximate 346-foot pool level about mean sea level. This level is clearly marked around the lake with red stripes painted on certain trees. Lakefront property owners may not block public access to this land but can prevent access to their dock. The Corps has zero tolerance for encroachment onto their property.

Underbrushing permits with specific restrictions may be obtained from the USACOE at 864-333-1100.

NOTES