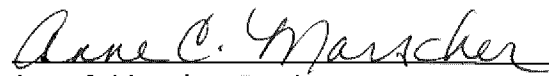


STATE OF SOUTH CAROLINA)
)
COUNTY OF BEAUFORT) AFFIDAVIT TO RECORD

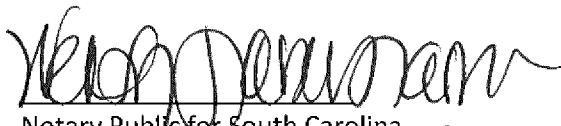
I, Anne C. Marscher, Esquire do hereby state that:

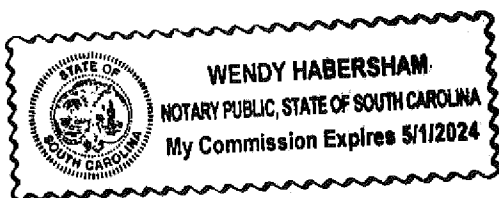
1. I serve as general counsel for R. V. Resort and Yacht Club Owners' Association, Inc.
2. This Affidavit is made to record the attached Rules & Regulations and Minutes of the regular meeting of the R.V. Resort and Yacht Club Owners' Association, Inc.'s Board of Directors, in order to meet the requirements of South Carolina Code § 27-30-110, et seq. known as The South Carolina Homeowners Association Act which amended Title 27 of the 1976 Code of Laws of South Carolina.

FURTHER AFFIANT SAYETH NOT.


Anne C. Marscher, Esquire

SWORN to before me this
20 day of April, 2020


Notary Public for South Carolina
My Commission Expires: 5.1.24



Justin John Price, Esq.
Vaux Marscher Berglind, PA
525 Folly Road, Suite 208
Charleston, South Carolina 29412

Covenants and Restrictions Recorded in Book 325, at Page 920.

THESE MINUTES OF REGULAR MEETING OF THE BOARD OF DIRECTORS AND RULES AND REGULATIONS OF THE R. V. RESORT AND YACHT CLUB OWNERS' ASSOCIATION, INC. (these "Rules and Regulations") are hereby ratified and readopted this 14th day of March, 2020, by the R. V. Resort and Yacht Club Owners' Association, Inc., a South Carolina nonprofit corporation (the "Association").

WHEREAS, the Association is a South Carolina nonprofit corporation, in good standing under the laws of the State of South Carolina, and was formed by the filing of Articles of Incorporation with the Office of the South Carolina Secretary of State (the “Articles”); and

WHEREAS, the Association is subject to and governed by that certain Declaration of Covenants and Restrictions for Outdoor Resorts, R. V. Resort and Yacht Club and Provisions for the R. V. Resort And Yacht Club Owners' Association, Inc., as recorded June 18, 1981, in the Office of the Register of Deeds for Beaufort County, South Carolina in Book 325, at Page 920 (the "Original Covenants"),¹ as the same may be amended and supplemented from time to time pursuant to the terms thereof (the Original Covenants and any valid amendments or supplements thereto being collectively the "Covenants"); and

WHEREAS, the Original Covenants contain, as Exhibit "B" thereto, those certain By-Laws of R. V. Resort and Yacht Club Owners' Association, Inc. (the "By-Laws") which further govern the Association and may be amended and supplemented from time to time pursuant to the terms thereof; and

WHEREAS, Section 8.11 of the Original Covenants provides, *inter alia*, that the Association may make reasonable rules and regulations governing use and occupancy and which do not alter or are not in contravention of any of the provisions of the Original Covenants, and said rules and

Page 1 of 11

regulations may be amended from time to time by the Association, without the prior consent of the Developer, in the manner provided by the Articles and By-Laws; and

WHEREAS, Article IV, Section 11(d) of the By-Laws provides that the Board of Directors is authorized and empowered to make and amend regulations respecting the operation and use of the Properties and the use and maintenance of the Lots therein, except as for matters where Developer consent is mandatory under the Original Covenants or By-Laws; and

WHEREAS, Article XVI, Section 4 of the By-Laws states that in the event of any conflict between a provision of the By-Laws and a provision of the Original Covenants the provisions of the Original Covenants are to control; and

WHEREAS, the Board of Directors has, in years past, promulgated certain rules and regulations under the authority enumerated above; and

WHEREAS, pursuant to S.C. Code Ann. § 27-30-130(B)(2), 1976, as amended, the Association is required to record its rules and regulations with the Office of the Register of Deeds for Beaufort County, South Carolina; and

WHEREAS, the Board of Directors, in exercising the authority enumerated above, now desires to ratify, affirm, adopt, and record as the rules and regulations of the Association those rules and regulations, as enumerated below, so as to conform the Association's rules and regulations with applicable recording requirements of South Carolina law; and

WHEREAS, Article IV, Section 6 of the By-Laws provides that the Board of Directors may transact the business of the Association by a "Regular Meeting"; and

WHEREAS, Article IV, Section 8 of the By-Laws provides that any Director may waive notice of any meeting and any such waiver shall be the equivalent of proper notice of said meeting; and

WHEREAS, a duly noticed Regular Meeting of the Board of Directors was called for March 14, 2020, at the offices of the Association in Beaufort County, South Carolina for the purpose of voting on the ratification, affirmation, adoption and recording of the rules and regulations of the Association (the "Rules"), as enumerated below, so as to conform the Association's rules and regulations with applicable recording requirements of South Carolina law; and

WHEREAS, present in person at said Regular Meeting were the undersigned Directors; and

WHEREAS, the provisions hereof shall constitute the minutes of said Regular Meeting merely with regard to the Rules; and

WHEREAS, a quorum of this Regular Meeting was present, the Directors reviewed and deliberated upon the ratification, affirmation, adoption, and recording of the Rules; and

WHEREAS, the vote of the Directors at this Regular Meeting was in favor of adopting and recording the below Rules; and

WHEREAS, the Rules so adopted are listed below for purposes of recording with the Office of the Register of Deeds for Beaufort County, South Carolina.

NOW THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that the Rules and Regulations of the Association, adopted by unanimous vote at a duly called Regular Meeting of the Association, in which a quorum was present under the provisions of the By-Laws, are as follows:

1. RECITALS; MINUTES OF MEETING; NOTICE. The foregoing recitals are a material portion of the Rules and Regulations and are incorporated herein by reference as if restated verbatim. The foregoing recitals and these Rules and Regulations shall serve as the minutes of the Regular Meeting of the Board of Directors of March 14, 2020, in regard to the Rules. The signature of the below of the Directors shall also constitute, to the extent necessary or appropriate, a waiver by said Director that notice for the Regular Meeting of March 14, 2020 was insufficient and shall be deemed the equivalent of consent that proper notice was given.

2. RULES AND REGULATIONS. The Rules and Regulations of the Association, as of March 14, 2020, are as follows:

A. GENERAL INFORMATION & BASIC RULES AND REGULATIONS

1. Please obey the posted speed limit of 10 miles per hour (mph).
2. Beaufort County laws will be enforced. All property governed by these Rules and Regulations is under the jurisdiction of the Beaufort County Sheriff's Department. Speed, traffic and other pertinent Beaufort County laws will be enforced.
3. Each of the 200 individually owned Lots are owned with a fee simple deed. The Common Property (streets within the property, recreational buildings, tennis court, swimming pool and other improvements) are owned in common by the Lot Owners.
4. All official business is the responsibility of the Association.
5. The governing body of the Association is the Board of Directors elected by the membership (the 200 Lot Owners) of the Association.
6. The Board of Directors sets policies and procedures that are implemented by the resort manager who is under contract to the Association.
7. The resort manager is responsible for landscape maintenance, enforcement of rules and regulations, payment of bills, collection of receivables, preparation of financial statements, etc.

8. Quiet time will be observed 11 PM – 7 AM from Memorial Day Weekend to Labor Day. All other days quiet time hours will be 10 PM – 7 AM.

B. LOT USE

1. Type of Vehicles: Only Recreational Vehicles including modern travel trailers, fifth wheel trailers, motor homes, pick-up campers, and other similar types of camping trailers and equipment that are mobile, street legal and road ready are allowed. These vehicles must be fully self-contained; that is the Recreational Vehicle must contain its own water supply, Recreational Vehicle toilet, and holding tank. Only one recreational camping vehicle may occupy a Lot and must be road ready, registered and legally licensed in the state of title. Boats or other personal property are not permitted on the Lot without the presence of a Recreational Vehicle. Recreational units not mounted on vehicles, free standing truck campers, park model travel trailers and mobile homes are NOT allowed. Also prohibited are enclosed storage/utility/cargo trailers.

2. Occupancy. There is no limit on the amount of time a Lot Owner may use or occupy their Lot. When not in use or occupied, Lot Owners must make their Lots available for rental.

3. Awnings. Lot Owners are encouraged to fully retract awnings when leaving the Property for an extended period of time.

4. Recreational Vehicle Placement. The Recreational Vehicle must be placed on the Lot so that there is no encroachment by any portion of the Recreational Vehicle upon either Association Common Property or the neighboring Lots. This includes over-hangs from awnings, slide-outs or the Recreational Vehicle proper.

5. Other Vehicle Placement. Passenger or towed vehicles, tow dollies, car trailers, ramp trailers, and golf carts must be parked entirely on the paved portion of the Lot without encroaching either on the grass or the street and must be stored on the pad and NOT on the grass. None of the above mentioned units are to be stored on the Lot without the presence of a Recreational Vehicle.

6. Lot Maintenance. Recreational Vehicles must be kept clean and the Lot Owner must maintain Lots in a neat and orderly fashion. All parts of the Property, including each Lot and trailer thereon, shall be kept in a clean and sanitary condition and no rubbish, refuse or garbage shall be allowed to accumulate. NOTE: Trash pick up is daily at curbside ONLY if placed in bags or boxes on the curb between the hours of 7:00 AM and 2:30 PM. There will be no trash pickup after 2:30 PM and will be considered a violation if left on the curb overnight.

7. Property Alterations. Any changes to the Lots including any type of construction placed on or about the Lot, landscaping, sprinkler systems, and concrete work must be approved by the Building and Grounds Committee or three Directors. All requests should be submitted to the resort manager in writing with a drawing of the improvement. Any tree removal must be done according to the Association's tree removal procedure below. Once the Lot Owner has submitted a dated application to change his/her Lot, the work must be completed within 90 days of the Lot Owner's approved request. Any modifications involving utilities (water and electric) must be performed by a licensed contractor. This does not include making repairs to existing systems.

8. Signage. No vulgar or distasteful messages permitted. Commercial signs, including "For Sale" signs are NOT permitted on Lots or Recreational Vehicles.

9. Clothes Line. No clothes lines of any type will be permitted on any Lot. Portable drying racks will be permitted on the pad only.

10. Hammocks. Freestanding hammocks only. Hammocks are not permitted when attached to trees.

11. Campfires and Grills. Ground campfires are not permitted. All fires must be enclosed and contained. We do not permit any open burning. Do not place grills or stoves on the grass or picnic tables.

12. Patio Lights. All patio lighting will be at the discretion of the resort manager.

13. Outside Electrical Appliances. No electrical appliances, including refrigerators, washer-dryers, etc., may be placed anywhere on the Lot. Mini refrigerators will be permitted on a temporary basis only.

14. Screen Rooms. Screen rooms are permitted ONLY if attached to the awning without a floor.

15. Skirting. No skirting will be permitted. All Recreational Vehicles must remain "road ready" at all times. Fifth wheels will be permitted to use a detachable, temporary cover enclosing the hitch area. Any anchor on a fifth wheel hitch cover cannot be visible from the road and straps keeping the cover in place are not permitted.

16. Storage. Storage boxes/dock boxes are not permitted. Do not store unused items under the Recreational Vehicle or on your Lot. Storage Covers over Recreational Vehicles and other vehicles are not permitted.

17. Waterfalls. Owners are responsible for all maintenance and repairs to waterfalls on their Lots.

C. PETS

1. Pets must remain on a leash whenever outside the Recreational Vehicle. Beaufort County, South Carolina has an enforceable leash law.

2. The pet owner is responsible for picking up all droppings and disposing in the trash.

3. Pets are NOT permitted in pools or within the fenced area of pool (South Carolina State law), tennis court, and playground areas or in any building.

4. No pet or animal pens on the grass.

5. Do not leave pets unattended outside your Recreational Vehicle.

D. RECREATION BUILDING USE (LOUNGE)

1. Must be reserved through resort manager for personal use.

2. Lounge must be cleaned after use. Owner or renter will also assume liability and will be charged for any damages incurred. Rental office will obtain a credit card on file for rental guest using lounge until resort manager has inspected the room for damages.

3. Persons under eighteen (18) years of age must be accompanied by an adult to use this room.

4. There will be a cleaning fee for parties using the room if it is left uncleaned.

E. LAWN SPRINKLER SYSTEMS

1. Sprinkler systems must comply with PSD#1 regulation.
2. Do not lock sprinkler systems.
3. Sprinklers should be monitored or turned off during winter months.
4. All systems must have a rain sensor gauge.
5. Everyone is requested to conserve water.

F. SOLICITATIONS

1. Solicitations are NOT PERMITTED.

G. MOTORCYCLES, MOPEDS AND BICYCLES, GOLF CARTS

1. Motorcycles and mopeds are to be used ONLY as a means of transportation IN AND OUT of the Resort. "Touring" throughout the Resort is not permitted.
2. BICYCLING WILL NOT BE ALLOWED AFTER DARK UNLESS EQUIPPED WITH LIGHTS. Please keep bicycles, roller blades, push-scooter, skateboards, wagons, etc. to the roadways. SAFETY REQUIRES "10 MPH or Walk."
3. DO NOT RIDE ON THE GRASS OR ACROSS LOTS.
4. South Carolina law requires a driver's license to drive a golf cart on public roadways.

H. POOLS, JACUZZI AND EXERCISE ROOM

1. There is no lifeguard on duty. Swim at your own risk.
2. An adult must accompany children under the age of (12).
3. Proper swimming attire must be worn. Cut-offs are NOT permitted.
4. Glass containers are NOT permitted in the pool areas.
5. Infants in diapers are NOT permitted in the pools. Swimmable diapers only are permitted.
6. Pets are not allowed in areas enclosed by the fence around either pool.
7. Guest or Lot Owner identification may be requested.
8. Lot Owners not in good standing (assessments currently paid) will NOT be permitted to use these facilities.

I. TENNIS COURT

1. Proper tennis shoes required.
2. Food or alcoholic beverages are NOT permitted on the court.
3. Skateboards, bicycles, scooters, roller skates, chairs, are NOT permitted on the court.

J. OTHER

1. Trash receptacles are located at the resort manager's workshop behind the playground. The dumpsters located at the resort manager's workshop are for household trash

and landscaping debris only. Refrigerators, TV's, washers, dryers, BBQ's and etc. are the Lot Owner's responsibility to remove from the Property.

2. Satellites. The placement of satellite dishes must be approved by the resort manager. Any dishes currently placed in the lawns must have some type of barrier (mulch is preferred, no rocks) around them to prevent damage to Recreational Vehicles or other vehicles from landscaping equipment.

K. VIOLATIONS

1. Violators of these Rules and Regulations are subject to fines. Each violation is considered a separate offense and fines will be assessed per violation. All fines issued to guests of a Lot Owner are placed on the Lot Owner's account, as Lot Owners are responsible for their guests while in the community. Fines for rental guests are the responsibility of the rental office. If violation(s) is not corrected after 30 days and/or all fines are not paid in full, Lot Owners will be denied access to facilities. This fine schedule is separate from the assessments fine schedule.

2. Original Covenants/Rules and Regulations Fine Schedule.

A. Unsanitary Property site and/or Recreational Vehicle needs power washing.

B. Unapproved Stairs, Decking and/or Structures.

C. Illegal Disposal of Landscape Debris on Common Property.

D. Improper Storage when Recreational Vehicle is not present, all items must be removed with the exception of tables, benches, fireplaces and/or grills.

E. Parking all wheels must be on concrete pad of Lot without extending over the road or encroaching neighboring Lots. No wheels may be on grass, dirt, gravel.

	Corrective Action	Days to Comply
1st Offense	Warning Letter	15 Days From Date of Letter to Comply Before Daily Fine Applies
2nd or Continuation of Original Offense	\$10 / Day Until Corrected	30 Days From Date of Letter to Comply Before Increase in Daily Fine
3rd or Continuation of Original Offense	\$20 / Day Until Corrected	At \$1,000 in fines, late fees and/or dues, collection proceedings will begin
Continuation of Original Offense	\$20 / Day Until Corrected	At \$1,200 in fines, late fees and/or dues, lien is placed on property

3. Compliance, Fines and Appeals. In order to seek compliance with these Rules and Regulations, the Board of Directors has adopted a fine schedule, which may be administered once a notice of violation or warning citation has been presented to the offender. The right to appeal any violation is available for any sanction, penalty or warning. Such request for appeal may be presented in writing to the resort manager within 10 days of the date on the notice of violation, citation, or warning citation and must include the reason for the appeal. After receipt of such request, a hearing before the Board of Directors in executive session will be

scheduled and the alleged violator will be notified in writing of the date, time and place to appear for the hearing. The failure of the alleged violator to attend the hearing shall in no way limit or prohibit the Board of Directors from taking the action it deems appropriate at such meeting. The Board of Directors may seek legal action in order to enforce these Rules and Regulations.

L. REQUIREMENT THAT ALL VEHICLES BE ROAD READY

1. The Property on which the Resort is located (being located on Hilton Head Island, County of Beaufort, State of South Carolina) has been subject to multiple mandatory evacuations issued by local, state and/or federal governmental authorities. As such, all vehicles located within the Resort, including authorized Recreational Vehicles, must be road-ready and capable of travel on the private and public roads leading from the Resort at all times. All Lot Owners shall comply with the above road-readiness provision by:

A. Providing the Association and maintaining on file with the Association (according to procedures posted and published by the Association from time to time) at all times current copies of proof of insurance and valid state registration for any vehicle, specifically including any Recreational Vehicle, located on any Lot. The requirement that the above information be kept current shall be a continuing obligation of all Lot Owners.

B. In addition to Section L(1)(A) above, all Lot Owners must also comply with either Section L(1)(B)(a) OR L(1)(B)(b) below:

a. Remove the Lot Owner's Recreational Vehicle from the Resort at least once every one hundred and eighty (180) days. Compliance with this provision may be evidenced by either: (i) the submission to the Association by the Lot Owner, for each Lot owned, a statement from the rental office showing that the Lot Owner's Recreational Vehicle left the Resort so that a third-party was able to rent said Lot for at least one (1) day including the rental income generated thereby; (ii) an email from the rental office submitted directly to the Association (the Association shall from time to time publish the responsible party to be made available to receive these notice emails on behalf of the Association) confirming that the Lot Owner's Recreational Vehicle left the Resort and the Lot was made available for rent to third-parties; OR (iii) the Lot Owner shall coordinate with the resort manager (the Association shall from time to time publish the responsible party to act as the resort manager and provide contact information for the same) to certify that the Lot Owner's Recreational Vehicle left the Resort and returned the same day. PLEASE NOTE: a Lot Owner shall not be in compliance hereunder by merely moving his, her, or its Recreational Vehicle from one Lot to another within the Resort nor shall a Lot Owner be in compliance with Section L(1)(B)(a)(iii) above by simply leaving the Resort, turning around within sight of the Resort, and returning. The spirit of the above rule is to prove road-readiness of a Recreational Vehicle by making a meaningful trip to ensure the Lot Owner will not encounter a mechanical or other defect or breakdown of the Recreational Vehicle during a mandatory evacuation.

b. Submit at least once every one hundred eighty (180) days a report from a Recreational Vehicle Dealers Association (RVDA) or Recreational Vehicle Industry Association (RVIA) certified mechanic that has inspected the Lot Owner's Recreational Vehicle and certified that the Recreational Vehicle is suitable to be operated on the public roads (the "Report") with the following stipulations: (i) the mechanic must be approved by the Association

(the Association will publish and maintain a list of local and approved mechanics); (ii) the inspection must be completed no more than forty-five (45) days from the date of the submitted Report; and (iii) if the Report identifies deficiencies in the Recreational Vehicle that must be remedied to be certified suitable for operation on the public roads, then the Lot Owner shall have thirty (30) days from the date of the Report to correct said deficiencies and submit an updated Report certifying the Recreational Vehicle to be suitable to operate on the public roads.

M. TREE REMOVAL PROCEDURE

1. TREE REMOVAL PROCEDURE IF TREE IS NOT CONSIDERED A GRAND TREE AND IS ALLOWED TO BE REMOVED BY BUILDINGS AND GROUNDS AND BOARD OF DIRECTORS.

A. The Lot Owner must sign a site plan revision form requesting the removal of a tree or trees to the resort manager.

B. Resort manager will confirm that the tree does not fall into the Beaufort County specifications as a Grand Tree.

C. Resort manager will then submit the site plan to 3 Directors or Building & Grounds Committee for signatures to approve site plan.

D. When the resort manager receives the signed and approved site plan from the Board of Directors, he will contact the tree removal contractor the Lot Owner has chosen to remove the tree.

E. The tree removal request will include a plant back plan. This plan will include the type of tree to be planted in place of the tree that was removed.

F. One tree planted for every tree removed. Size and type must be approved by Building & Grounds Committee or the Directors who sign the site plan.

G. The implementation of the tree removal procedure will be the responsibility of the resort manager.

H. The Lot Owner signing the plot plan revision form will be responsible for all cost associated with the tree removal procedure.

2. TREE REMOVAL PROCEDURE IF TREE FALLS INTO BEAUFORT COUNTY SPECIFICATIONS AS A GRAND TREE AND NEEDS A BEAUFORT COUNTY PERMIT.

A. The Lot Owner must sign a site plan revision form requesting the removal of a tree or trees.

B. Three (3) Directors or the Building & Grounds Committee must sign the form.

C. The resort manager must obtain a written report from a certified arborist stating the type of tree, the DBH (diameter at breast height) of the tree, and the reason or reasons for the trees removal.

D. The resort manager must request a tree removal permit from the Beaufort County Zoning Administrator after receiving the arborist's report.

E. When the resort manager receives the tree removal permit from Beaufort County, he will contact the tree removal contractor the Lot Owner has chosen to remove the tree.

F. The tree removal permit will include a plant back plan. This plan will include the type and number of trees to be planted in place of the tree that was removed.

G. The implementation of the tree removal procedure will be the responsibility of the resort manger.

H. The Lot Owner signing the plot plan revision form will be responsible for all cost associated with the tree removal procedure.

3. RECORDING. The Board of Directors shall direct that the foregoing Rules and Regulations be recorded with the Office of the Register of Deeds for Beaufort County, South Carolina, according to applicable South Carolina law.

SECRETARY CERTIFICATION AS TO QUORUM PRESENT, I, Mike Bombard, the duly appointed, elected, and currently serving Secretary of the Board of Directors of the Association as of the Regular Meeting held March 14, 2020, do hereby attest that a quorum, as defined in Article IV, Section 9 of the By-Laws was present at all times in which any business related to the above-stated Rules was discussed and that a quorum was present and participated in the voting for the matters referenced above.



Mike Bombard

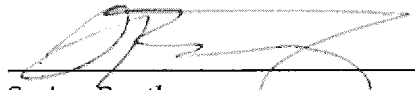
Secretary, Board of Directors of the Association

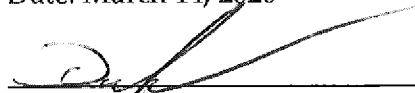
Date: March 14, 2020


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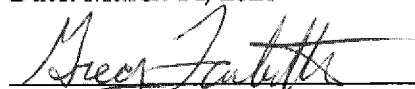
WE HAVE SET OUR HANDS AND SEALS, to document the business above described, to waive any notice requirement of the Regular Meeting above stated, to provide for the minutes of the Regular Meeting as to the Rules above stated, and to adopt the Rules and Regulations as of March 14, 2020. Pursuant to S.C. Code Ann. § 27-30-130(D), 1976, as amended, the witness and acknowledgment requirements of S.C. Code Ann. § 30-5-30, 1976, as amended, are inapplicable to the recording of these Rules and Regulations.

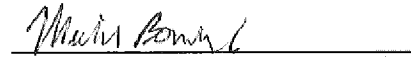
FOR THE BOARD OF DIRECTORS OF THE ASSOCIATION

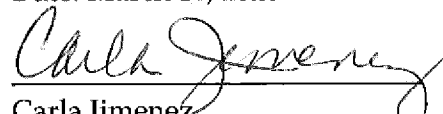

Sarina Bentley
Date: March 14, 2020

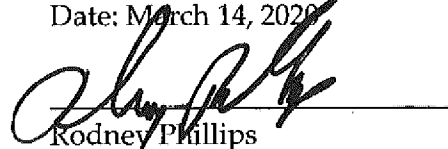

Dan Hyde
Date: March 14, 2020


Keith Miller
Date: March 14, 2020


Greg Tarbutton
Date: March 14, 2020


Mike Bombard
Date: March 14, 2020


Carla Jimenez
Date: March 14, 2020


Rodney Phillips
Date: March 14, 2020