By-Law Changes Adopted March 21, 1988, for White Horse Park Community Association, Inc.

- 1. Each lot owner may use the storage lot to store one (1) boat, boat trailer or boat on a trailer. Lot owners may not store recreational vehicles, cars, utility trailers, etc. In the event someone owns more than one lot, they may store boats numbering the amount of lots they own. No boats may be stored on lots when space is available in the storage lot.
- 2. Boat ramp, docking area and storage lot are to be used only by boats belonging to lot owners. Renters and guests will not be permitted to bring boats into the park. Identification stickers will be issued for boats and/or trailers, and they must be displayed at all times. Stickers may be obtained at the Association office.
- 3. Each lot owner will be issued six (6) wrist band I.D. tags. These I.D. tags must be worn by owners and guests while using the swimming pool. Anyone without a wrist band will not be permitted to use the pool facilities.
- 4. Additions to recreational vehicles may not exceed a total of three hundred and fifty (350) square feet, and must comply with all required campsite setbacks. The total of the recreational vehicle and any addition may not exceed seven hundred and fifty (750) square feet. Additions shall include, but not be limited to, enclosed additions, unenclosed additions porches, decks and other similar structures.
 - 5. Minimum setbacks for each campsite shall be:

Front yard – ten (10) feet, Left side yard – seven (7) feet, Right side yard – three (3) feet, Rear yard – five (5) feet.

6. Annual assessments as of January 1, 1999, will be \$78.00 per month.

By-Law Changes Adopted June 29, 2002, for White Horse Park Community Association, Inc.

Article VI, Section 2, Page 31

Each director shall hold office for a term of three (3) years or until a successor is elected and qualifies.

Article VI, Section 4(b), Page 31

If more than one (1) position is being voted on, the person(s) receiving the largest number of votes shall be elected to the vacancy(s) that occur in any given year and shall serve for three (3) years.

Appendix

Environmental Control Committee

Acknowledgement of Electrical Limitations

ECC Applications for Improvements

Rules and Regulations

Plan for Emergency Conditions

WHP policy and Resolutions

WHP Marina Rules and Regulations

WHP Annual Budget

11647 Beauchamp Rd, Unit #1 Berlin, Maryland 21811 Tel. (410) 641-5102 Fax (410) 641-5105

Re: Policy Letter 1-2000

February 1, 2000

To all homeowners:

The Board of Directors has initiated a revised policy to be effective July 1, 2001, which will affect all late Association fees. A 30-day notice with amount of fees due will be mailed certified to delinquent homeowners. The policy will state that thirty (30) days past the due date of the Association fee, a late charge on one and one-half percent (1 ½ %) per month will be assessed. If payment has not been received within 60 days after the due date, you will receive a certified letter explaining the overdue fees and charges and you will have five (5) days to make arrangements for payment. Otherwise, your account will be turned over to the Association's attorney for collection and you will be responsible for any and all attorney's fees incurred. If there are special circumstances that we are not aware of, please contact the Park Manager immediately.

BOARD OF DIRECTORS

William E. Burke, Jr. Emory McGlothin Terrie Bathon John Nethken Ruth Goheen

11647 Beauchamp Rd, Unit #1 Berlin, Maryland 21811 Tel. (410) 641-5102 Fax (410) 641-5105

Re: Policy Letter 2-2000

February 1, 2000

To all homeowners:

This is to inform you that the Board of Directors has taken into consideration your inquiries about RV parking and the overflow parking area. This park cannot be a storage area for utility trailers and additional RVs. We utilize all the space we have available.

As of May 1, 2000, <u>no</u> utility trailer(s) will be allowed to remain in the park. RV parking will temporarily remain at the overflow lot near the marina. Three spaces will be provided for an RV that is used year round. Two additional spaces will be provided for those RVs that are in transit. After those five spaces are utilized, a waiting list will be initiated for those people who require a temporary place to park an RV. However, since this area is not to be used as a storage lot for your RV, no additional spaces will be provided, and they may be eliminated altogether in the future. If you have a utility trailer in the park, it must be removed by May 1, 2000.

Boat trailers may park in the overflow area for the day while the boat is in use. Overnight parking is available in the boat storage yard for trailers. Thank you for your cooperation

BOARD OF DIRECTORS

11647 Beauchamp Rd, Unit #1 Berlin, Maryland 21811 Tel. (410) 641-5102 Fax (410) 641-5105

Re: Policy Letter 3-2000

March 1, 2000

To all homeowners:

The Board of Directors has implemented Policy 3-2000, effective March 1, 2000, which states that a penalty fee of \$20.00 will be charged to your account if any check Is returned for insufficient funds. The penalty fee covers administrative costs.

Payment of any late fees occurring due to a returned check will be your responsibility. The late fees will be added onto your account.

BOARD OF DIRECTORS

William E. Burke, Jr., President Emory McGlothin, Vice-President Michael Watsic, Secretary John D. Nethken, Treasurer George L. Knight, Sr., Member

11647 Beauchamp Rd, Unit #1 Berlin, Maryland 21811 Tel. (410) 641-5102 Fax (410) 641-5105

Re: Policy Letter 4-2000

August 1, 2000

To all homeowners:

It has come to our attention that the dumpsters have been used for dumping old furniture, air conditioners, grills, shingles, and other heavy types of debris. The dumpster is to be used for household trash only. The Association pays for trash removal by the ton and each delivery of a container. It doesn't take long to acquire a very heavy and costly load when these types of items are being thrown into the dumpster. The dumpster is provided by the park for your convenience.

If you are doing some minor construction work at your unit, you may use the dumpster to get rid of small materials; however, if you hire a contractor to do the work, you must inform the contractor that it is their responsibility to remove all debris, and that they are not to use the Association's dumpsters. Make sure your contract states that the contractor will haul away all debris. Please do all you can to help us keep our costs down.

There is <u>absolutely no dumping of hazardous materials</u> allowed in our dumpsters. This includes, but is not limited to, air conditioners, refrigerators/freezers, batteries, containers/drums, tires and any other form of hazardous material. Violators are subject to prosecution. Any hazardous material found in the dumpster could be denied entry into the landfill, and the Association will be responsible for removing the entire load at its expense. All hazardous materials must be taken to the local landfills for disposal.

August 1, 2000 Page 2

There are several landfills in the local area for your use. The county's landfills are located at 9696 Mill Haven Road in Berlin, (located behind Stephen Decatur Middle School) phone (410-641-4910); Byrd Road in Pocomoke, phone (410-957-3044); and Timmons Street in Show Hill, phone (410-632-1786). Please utilize these landfills for items other than household trash.

BOARD OF DIRECTORS

William E. Burke, President Emory McGlothin, Vice-President Terrie J. Bathon, Secretary John D. Nethken, Treasurer Ruth Goheen, Assistant Treasurer

RESOLUTION

We, the undersigned Directors of White Horse Park Community Association, Inc., bring forth this resolution to prohibit the loaning of any Association money to any director, officer, member, employee, or homeowner of White Horse Park, effective October 27, 2001

BOARD OF DIRECTORS

William E. Burke, JR., President Emory McGlothin, Vice-President Terrie Bathon, Secretary John D. Nethken, JR., Treasurer Ruth Goheen, Assistant Treasurer

BY-LAW AMENDMENT

Article VI, Section 3

A director shall be at least twenty-one (21) years of age and must be a member of the Association in good standing. Regardless of the number of lots owned by persons in the same family, only one member of a family may serve as a director at one time. "Family" shall include persons related by blood or marriage, such as husband, wife, parent, child, grandparent, aunt, uncle, cousin, daughter-in-law, and son-in-law. Regardless of the number of lots owned by unrelated persons, only one person may serve as a director at one time.

MEMORANDUM

TO: All White Horse Park Lot Owners

FROM: Board of Directors

RE: Compliance with Restrictive Covenants

Throughout the years since the creation of White Horse Park, certain improvements to campsites/lots have been made that do not comply with the restrictive covenants for one reason or another. The Board and the Environmental Control Committee have made a concerted effort to address violations obtain corrective action without burdening owners with the expense. Nevertheless, the restrictive covenants must be obeyed.

Effective: Sept. 20, 2004

When an owner intends to sell a campsite, that owner should contact the Park Manager to determine whether there are any violations on the campsite lot and, if so, whether those violations must be addressed prior to closing the sale of the lot.

The Board's policy is to require compliance with the restrictive covenants at the time of the sale/closing of a campsite lot if such compliance can be obtained at a relatively low cost. For instance, a shed or a deck that is within the setback area of a campsite/lot must be removed or relocated.

If you have any questions or concerns, please contact the Park Manager.

CHANGES APPROVED BY THE BOARD OF DIRECTORS 2004

- 1. Shed sized to: 8x10x8
- 2. Association Dues Changed to: \$90.00 Beginning July 1, 2004
- 3. Board of Directors Terms changed to three (3) years

11647 Beauchamp Rd, Unit #1 Berlin, Maryland 21811 Tel. (410) 641-5102 Fax (410) 641-5105

Date: 01/21/2005

To: WHP Homeowners

From: WHP Board of Directors

Re: RV/Utility Trailer Parking

After numerous complaints and as a result of an overwhelming response to a questionnaire to all homeowners, RVs and Utility Trailers will no longer be permitted to be parked at any location after Feb. 15, 2005. There will be a temporary loading and unloading period of 3 days upon arrival and departure at the approval of the Park Manager. A change to the Association's buyer's packet will be issued shortly so that new homeowners will be aware of the long-standing rule upon purchase.

This decision was based on not only the response of Homeowners of the Association, but also on our Association Covenants. Specifically, "One Unit Per Lot" and "Not To Exceed 35 Feet in Length." Our attorney has been contacted and concurs with this decision. If you have any questions or comments on this ruling, please address them to the WHP Office.

Best regards,

WHITE HORSE PARK Board of Directors

Oct 20, 2012

To all homeowners:

The Board of Directors has initiated a policy to be effective 01 January 2013, which will affect all Association fees. Water & sewage will be taken out of the monthly association fees and be billed separately. The policy states: effective 01 Jan 2013 Association fees per lot will be \$90.00. Water and Sewage will be billed monthly at the preset Worcester County rate per lot. As of Oct 20, 2012 the Worcester County rate is \$35.00 per lot per month. When and if Worcester County rises the water & sewage rates homeowners will be notified of an increase and the new rate will be billed on the effective date of the Worcester County rate increase.

BOARD OF DIRECTORS Gerald Mathison Edd Webb Ted Gajewski Dave Beauregard Pat Heath

White Horse Park Community Association, Inc. Plan for Emergency Conditions

General -

The White Horse Park Community Association, Inc. is responsible for providing security protection for its residents on a 24-hour basis. The Association's purpose is to promote the welfare of our community and its property owners. The Association shall develop and maintain a plan to be ready to implement at a moment's notice of impending disaster. The Park Manager and the President of the Association shall be responsible for making major decisions regarding evacuations, flooding, or any other type of disasters that shall occur.

A plan for handling emergency conditions will be approved and adopted by the Board of Directors and be completely compatible with the current Emergency Operations for Worcester County.

A committee of members will be assigned to an area in the park to notify owners of possible danger. The Park Manager will alert the committee members to initiate the Plan for Emergency Conditions.

Purpose -

The primary purpose for establishing a Plan for Emergency Conditions for the White Horse Park Community Association, Inc., is for the protection of life. The secondary purpose is for the protection of property. The park shall initiate an emergency plan when a crisis, disaster, riot, catastrophe, tornado, hurricane, or other local emergency within our community has the potential for effecting our residents.

The Plan for Emergency Conditions will assign duties and responsibilities to the Park Manager, President of the Association, and other members of the park, which will be essential in assuring the orderly and timely control of community actions required and to assist any member of our community.

An emergency is anything that has the potential to destroy or threaten life, property or community operations, and which affects any resident of our community. Such emergencies include accidents, snow storms, floods, hurricanes, tornadoes, water and sewer outages and fire.

White Horse Park Community Association, Inc. is a community consisting of 465 units, with the summer season having the most members in the community at one time. Many of our residents are in and out of the park all year long. Some of the property borders on the waterfront and our marina is a major concern during emergency conditions.