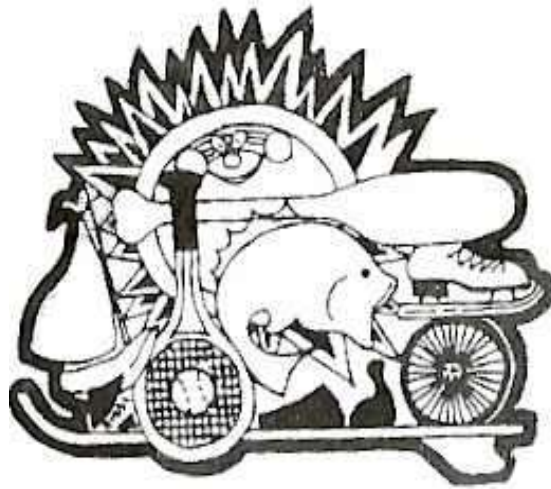


Fyre Lake

Policy Manual

of

Fyre Lake Association



Policy Manual Adopted December 9, 1987

Amended April 1990

Amended July 1995

Amended December 2016, superseding and replacing all previous versions.

Amended February 2018, superseding and replacing all previous versions.

Pursuant to Section 8 (b) (i) of the Restrictive Covenants this Policy Manual and the rules and regulations adopted supplement the Restrictive Covenants and are binding on all Association members. In general, it is the policy of the Fyre Lake Board of Directors (hereinafter referred to as “the Board”) to send one warning letter to the lot owner at issue. If the violation is repeated or of a continuing nature, the Board may limit access to any/all of the Fyre Lake amenities or take such other measures as may be provided for in the Restrictive Covenants to bring about correction of the violation.

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1. CONSTRUCTION/REPAIRS/MAINTENANCE

1.1. NEW HOME CONSTRUCTION

1.1.1. Fyre Lake and Mercer County Building permits and additionally the Village of Sherrard, if applicable, are required. The Fyre Lake Association Board of Directors (which is the Environmental Control Committee) must approve all building plans. A checklist of requirements to be submitted to the Board is available at the Fyre Lake Association office and under “resources” on www.fyrelake.org. The checklist includes, but is not limited to:

- 1.1.1.1. Permit from Mercer County
- 1.1.1.2. A scale drawing of lot layout
- 1.1.1.3. A scale drawing of septic or other sanitary waste disposal system layout and Mercer County Health Department permit for septic or other sanitary waste disposal system, with percolation test, if needed
- 1.1.1.4. Completed, signed and returned New Home Construction - Home Addition/Remodeling Requirements document
- 1.1.1.5. Permit and permit fee schedule available at office

1.1.2. Utilities:

- 1.1.2.1. Electrical – MidAmerican Energy Company 1-888-427-5632
- 1.1.2.2. Gas – Ameren 1-800-552-7583
- 1.1.2.3. Water – Fyre Lake Water Company 309-593-2443
- 1.1.2.4. Garbage/Recycling – Fyre Lake Association 309-593-2516
- 1.1.2.5. Sewer- If within the boundaries of the Village of Sherrard 309-593-2415

1.1.3. Type of Housing Permitted:

- 1.1.3.1. Built to Uniform Building Code of Rock Island County as adopted by Fyre Lake Association and the Village of Sherrard
- 1.1.3.2. Must comply with all applicable Restrictive Covenants

1.1.4. Drainage:

- 1.1.4.1. Culverts required if driveway crosses or impedes water flow.
- 1.1.4.2. Prepare lot to eliminate erosion during construction and after (i.e. siltation fencing)

1.1.5. Fertilizer:

- 1.1.5.1. To prevent contamination of the lakes, the use of fertilizer containing phosphorus will not be allowed on Fyre Lake properties and common areas.
- 1.1.5.2. Fertilizers containing phosphorus may be used when establishing a new lawn.
- 1.1.5.3. These restrictions do not apply to fertilizer used for flower and vegetable gardens.

1.1.6. Septic Fields – All plans must be approved by the Mercer County Health Department and comply with the Fyre Lake Covenants. Construction must be by a licensed contractor approved by the State of Illinois for such work.

1.2. EXISTING HOME MODIFICATION

All plans for decks, docks, fences, pools, free standing structures, etc. must be submitted in writing to the Association office for approval by the Board, even if a building permit is not required

All plans for major remodeling, foundations, or work requiring footings must be submitted to the Association office for approval by the Board and issuance of a building permit.

1.3. FUEL TANK ENCLOSURES

All LP tanks shall be not less than 10 feet from any building and 30 feet from roadway. All LP tanks will be screened by fencing or evergreen shrubbery and comply with all state regulations.

Board action will be required before any deviation is made from this policy.

1.4. SANITARY WASTE DISPOSAL (SEPTIC) SYSTEMS

All plans must be Mercer County Health Department approved for installation or repair with a copy of the plans filed with and approved by the Board prior to beginning work.

Any open discharge from multi-flow or other waste disposal systems must be onto a stone/gravel bed of a minimum 10 feet in length. No open discharge may drain onto another lot owner's land.

The Board has a duty to ensure the health, safety and cleanliness of the Fyre Lake area. If there appears to be a leaking septic field, or malfunctioning sewage system which appears to be continually leaking, odorous, or a possible source of fecal contamination, the Board will:

1.4.1. Phone first about the problem

1.4.2. Send a first warning letter, with this policy attached, that a Board agent has witnessed a septic field that is either continually leaking, odorous, or possibly containing fecal matter

1.4.3. If no response or an unsatisfactory response is received after 14 days of the date of the first letter, the Board shall by certified letter refer the problem to the Mercer County Health Department and the Village of Sherrard, if applicable, with a copy to the lot owner

At all stages the Board will share any available information with the affected lot owner on septic field rules, regulations, and upkeep. The Board has the current regulations available at the office. Nothing in this policy precludes the Board taking any other action deemed necessary to prevent a health hazard. In any conflict with the Mercer County Health Department and Board rules, the Health Department rules take precedence. Note: The Mercer County Health Department requires prior approval of new fields or major repairs, and work is to be done by a licensed contractor.

For your information, when the Mercer County Health Department receives a complaint, the investigator will take samples of the suspect sanitary disposal system to determine if a problem exists. A 30-day warning letter will be sent to the owner, and if the problem continues, the Health Department will insist on remedial action backed up by court action if necessary.

Mercer County Department of Public Health is located at 305 NW 7th Street, Aledo, IL 61231
(309-582-3759)

1.5. OUTSIDE LIGHTS

It is the policy of the Board not to allow 24-hour security lights or offensive spot or flood lights because these detract from the character of Fyre Lake.

Any outside lights must have an on-off switch and must not be offensive to any other resident.

Any lighting detached from the house (i.e. walkway, decorative, lamp posts, etc. *excluding* solar or battery powered decorative lighting) shall have Board approval. The Board will consider the height, amount of wattage, and visibility from the neighbors or from the lake to ensure such detached lighting is not offensive and is not a nuisance to any other property.

1.6. ANTENNA POLICY

Outside antennas or towers shall not exceed a maximum height of 15 feet above house.

2. LAKE MANAGEMENT

2.1. BOATING REGULATIONS

2.1.1. Any person operating a boat on any of the lakes must be a resident or lot owner.

2.1.2. Every boat must display a current Fyre Lake decal on the front left side and lot number decals on the right rear side. Decals are available at the Association office. Homeowner, home renter, and lot owner boats are the only boats allowed on any of the lakes (not boats of friends, relatives, etc.).

2.1.3. Members of a dues paying lot may have up to two (2) motorized boats. Members must provide the Association office with proof of current state registration and proof of current liability insurance for all motorized boats to be used on lakes within Fyre Lake.

2.1.4. The State of Illinois boating regulations will be enforced.

2.1.5. All motorized boats will have a maximum of 90 horsepower motor size and a speed limit of 35 mph will be enforced. All boats are subject to visual inspection.

2.1.6. Boat traffic on Fyre Lake should be in a counter-clockwise direction only.

2.1.7. Outboard powered boats on Fyre Lake only (no inboards or inboard/outboards allowed).

2.1.8. Electric motors are allowed on all lakes.

2.1.9. Houseboats, airboats, hover craft, jet skis or jet boats, and racing or high speed boats are not allowed.

2.1.10. Rowboats, canoes, sailboats, rubber rafts, wind surf boards and ice fishing huts are allowed on all three lakes only with current decals.

- 2.1.11. No motorized vehicles are allowed on any lake during ice conditions (except for authorized vehicles).
- 2.1.12. There must be one Coast Guard approved life preserver for every person on board, and one must be worn by every skier being towed and every child under the age of 13.
- 2.1.13. Swimming, if done from the boat, must only be done when the boat is anchored in a no wake zone and not in any ski area. No swimming further than 30 feet from the shoreline when not swimming from a boat.
- 2.1.14. Boats deemed unsafe will not be allowed on any of the lakes. 625 ILCS 45 Boat Registration and Safety Act
- 2.1.15. Running lights:
 - 2.1.15.a. Any boat with a 10 HP motor or larger are required to carry and display running lights between the hours of sunset and sunrise.
 - 2.1.15.b. The Coast Guard requirements are red lights to port, green light to starboard, and white light above the forward lights.
 - 2.1.15.c. A fishing boat must display an anchor light.
- 2.1.16. Any reckless boating practices (for example: no lights on at night or going too fast in no-wake areas) may result in warning letters, fines, or revocation of boating privileges and all other Fyre Lake amenities.

Fyre Lake Association members are responsible for the violation of these boating regulations by any family member or guest.

2.2. FISHING/TRAPPING

- 2.2.1. Fishing, if done from land, must be off member's property, parkway, or earthen dams. All other property is private.
- 2.2.2. All Illinois State fishing regulations apply.
- 2.2.3. All persons 16 years of age and older are required to have State licenses.
- 2.2.4. Fishing is allowed only with poles and lines. Trotlines, throw lines, jug fishing, or limb lines are not allowed.
- 2.2.5. No fish cleaning or dumping in parks, boat ramps, or other public areas is allowed.
- 2.2.6. Any person fishing in any of the lakes must be a property owner, a renter, or a guest accompanied by a property owner or renter.
- 2.2.7. Frogs shall not be taken by any means.
- 2.2.8. Fishing is not allowed from the beach. Fish hooks are dangerous to swimmers.
- 2.2.9. Current regulations on game fish are posted at the Fyre Lake boat ramp.
- 2.2.10. Bank fishing is limited at Karl Lake to the area from the pavilion to the South end of the dam. No other bank fishing is permitted.
- 2.2.11. Ice fishing is limited to members and accompanied guests only. Ice fishing huts must display current ice hut decals and current flag. Ice fishermen on foot must display current ice fishing flag.

2.2.12. No fish may be added to any lake without prior Board approval.

2.2.13. Trapping is allowed by licensed individuals only with prior Board approval. Traps must be of the counter bear type and must have identifying tags. Lake Management will designate areas for such trappings.

2.3. LAKE USAGE/WATER SKIING

2.3.1. The operator of any watercraft that is towing a person or persons shall display on the watercraft, a bright or brilliant orange flag measuring not less than 12 inches per side. The flag shall be displayed at the highest point of the area surrounding the boat's helm as to be visible from all directions, continuously, while the person or persons being towed depart the boat in preparation for towing and until reentry into the watercraft when the activity has ceased. Display of the flag for purposes other than the activity described in this section is prohibited.

2.3.2. Water skiing will be allowed daily, but only from 10 AM until 8 PM or sundown, whichever comes first.

2.3.3. Skiing and tubing will be allowed in a counter-clockwise direction only (make left turns).

2.3.4. A maximum of two skiers/tubers allowed per boat and each boat must have a competent spotter, in addition to the driver, as required by Illinois State law.

2.3.5. Areas designated by buoys are NO WAKE areas, as well as all inlets or bays which are not posted.

2.3.6. Boats or skiers/tubers should not come within 50 feet of any shoreline.

2.3.7. Unnecessary waves should be avoided to protect our shorelines.

2.3.8. In case of high water, a "No Wake On Lake" flag will be posted at the Fyre Lake boat launch area and on the Fyre Lake dam. When the "No Wake On Lake" is posted, boat traffic must not produce a wake in order to minimize lake shore erosion.

2.4. SHORELINE CONTROL ON FYRE LAKE

All private property owners who have shoreline on Fyre Lake must have in place sufficient protection to prevent erosion of the shoreline. In the event that a property owner is not in compliance, the Board, in addition to its rights under the Covenants and these policies, reserves the right to enter onto the property to install necessary shoreline protections and bill the owner of record for the charges associated herewith.

2.5. GREENWAYS

Boats may be docked at certain designated greenways or common areas under the following restrictions:

2.5.1. No boats may be moored at, parked on, or transported across any private property without express permission of the owner.

2.5.2. No licensed motor vehicles may be driven or parked on a greenway.

2.5.3. The Association is not liable for any damages to the boat for any reason while the boat is so docked.

2.5.4. It is the owner's responsibility to make sure that there is no litter, no damage to the shoreline, and no obnoxious behavior by the owner or any guest.

2.5.5. In case of overcrowding or abuse of facilities at a greenway, the Board has the absolute right to limit use to owners of lots adjacent to the greenway, to prohibit all use whatsoever, or to designate sharing of docks.

Greenway docks should be placed on greenway shoreline in such a way as to take up the least amount of shoreline width and of a design that allows for usage from both sides in order to accommodate the largest number of boats on a given greenway.

Lot owners with lot lines adjacent to a greenway can petition the Fyre Lake Association Board of Directors to be granted access to build a boat dock or to use an existing boat dock on the same greenway to which their lot is bordering. In cases where no vacant dock or dock space is available, the lot owner's name will be placed on a waiting list for their greenway.

Once a dock becomes available on a greenway, and a waiting list for that greenway exists, the lot owner at the top of the waiting list will be notified that a dock is coming available. If the lot owner is in good standing with FLA and FLWC, i.e. no outstanding bills, and they have or will have a properly registered and insured boat within 30 days of the notification, then a recommendation will be made to the Board of Directors to grant the lot owner access to the greenway dock.

Once access to a greenway dock has been granted by the Board of Directors, the lot owner has the right to use the assigned dock and the responsibility to keep it in good physical condition. If a greenway dock is not kept in a good physical condition, the Fyre Lake Association Board of Directors will notify the lot owner that they are at risk of losing their greenway dock access. If no attempt is made to correct the situation within 30 days of the notification, then the rights and responsibilities to the greenway dock of the assigned lot owner ceases and the Board of Directors may assign it to the next lot owner on the waiting list for that greenway.

3. SECURITY

3.1. SECURITY

3.1.1. If a suspicion of a policy violation arises, a Board Member or the Mercer County Sheriff's Department (309-582-5194) may be called to investigate.

3.1.2. The Board of Directors will attach a warning letter to first time trespassers and request criminal prosecution on a second offense. The warning letter will contain reference to the criminal code and the penalty for trespassing. Trespassers will be towed at owner's expense.

3.1.3. Solicitation: No door-to-door solicitation is allowed for any reason except upon the specific request of the property owner and written approval by the Board of Directors.

3.1.4. No R.V.'s, motor homes, trucks, buses, etc. can be parked in a manner that would impede the flow of traffic or on a common area.

3.1.5. The Covered Bridge Park is closed at 10:00 p.m. for all persons under the age of 18 without parental supervision.

3.2. VEHICLE OPERATION

All Vehicles:

- 3.2.1. Must obey the 25 MPH speed limit
- 3.2.2. Must drive on the roads – not on shoulders or lots
- 3.2.3. Must be licensed (if applicable), or not allowed to enter Fyre Lake
- 3.2.4. Must have a current Fyre Lake sticker
- 3.2.5. Must have a baffled muffler
- 3.2.6. Must be driven by a person with a valid driver's license
- 3.2.7. No overnight parking on roads
- 3.2.8. No mini-bikes and no all-terrain vehicles are allowed

Construction and maintenance vehicles are exempt from No. 2. If anyone observes any violations to these rules, please contact a Board Member or the Mercer County Sheriff's Department.

3.3. ANIMAL CONTROL POLICY

- 3.3.1. No person in charge of a residence in Fyre Lake shall keep, harbor, or control more than three (3) dogs or three (3) cats, or in a combination of four (4), at said residence.
- 3.3.2. Our Fyre Lake Covenants at 6. (c) require that "Household pets must be kept indoors, in a confinement, or on a leash, and not allowed to run loose on any property other than that of the pet owner." Owners of dogs being allowed to run loose will receive a warning letter from the Board, and if the alleged problem continues, additional action including contacting Mercer County Animal Control will be taken.
- 3.3.3. Dogs found running loose on Fyre Lake property are subject to be picked up by Mercer County Animal Control without notice to the owner.

3.4. SNOWMOBILES

The operation of snowmobiles within Fyre Lake, either on the lakes, roads, or private lots or private undeveloped property is prohibited.

4. OFFICE POLICY

4.1. LATE FEES/COLLECTION POLICY

- 4.1.1. The Annual Assessment is due in full on March 1 unless prior agreement is made with the Board.
- 4.1.2. After March 5th, a \$25 late fee will be applied.

- 4.1.3. Delinquent accounts will bear interest at the rate of 6% per annum. New billing will be issued and mailed on the 5th of each month with added interest until the balance is paid in full.
- 4.1.4. A lien will be filed against the property unless payment is received by March 31.
- 4.1.5. Upon filing of a lien (approximately April 5), interest, a lien filing charge consistent with the current Mercer County rates, and a \$40 processing fee will be added to any past due balance.
- 4.1.6. If after 30 days from lien filing (approximately May 5) the account is still unpaid, a collection fee of \$100 will be added to the account and the account will be turned over to the Association attorney or collection agency for collection and all fees associated with their collection efforts will be assessed to the delinquent member.
- 4.1.7. If the Association attorney or the collection agency is unsuccessful in collecting the outstanding debt from the member after 90 days, approximately by August 5th, then the case proceeds to foreclosure proceedings.

Any member of Fyre Lake Association not in good standing are prohibited from using any and all of the amenities of Fyre Lake.

4.2. MULTIPLE CONTIGUOUS LOTS POLICY

Pursuant to the Declaration of Restrictive Covenants for Fyre Lake Development, owners of no more than three (3) contiguous lots improved with a residential dwelling may apply to the Board of Directors to combine the contiguous lots as a single lot. Upon approval, Fyre Lake Association, Inc. shall apply all the provisions of said Restrictive Covenants to said lots as though they were one single original lot. This includes, but is not limited to, the following:

- 4.2.1. No more than three (3) contiguous lots shall be combined.
- 4.2.2. Annual charges and assessments levied subsequent to the approval date will be assessed as a single lot for the combined lots.
- 4.2.3. The effective date of approval shall be the date that the combined lots are improved with a residential dwelling. Commencement of construction shall constitute improvement for purposes of establishing approval date.
- 4.2.4. Only one (1) membership vote and amenity rights will be provided for the combined lots, with the exception of a vote to change the Declarations of Restrictive Covenants for the Development which requires a majority vote of ALL numbered lots.
- 4.2.5. No building permits will be issued for construction of an additional dwelling house on any portion of the combined lots.

4.3. SIGNS AND BULLETIN BOARD

- 4.3.1. In accordance with the Restrictive Covenants, no signs shall be displayed on any lot or structure without prior written permission of the board, with the exception of one (1) real estate sign of a size not to exceed 30" x 25" being allowed on a lot or residence for sale. The Board reserves the right to rescind permission for any and all such signs in Fyre Lake. Any agent or seller of real estate shall comply with this sign policy.

- 4.3.2. The Bulletin Board at the entrance to Fyre Lake is for the exclusive use of the Board and the residents. Signs concerning family events, meetings of Fyre Lake groups, and local sales are allowed. The Board will usually request any sale signs be removed within seven (7) days of posting. The Board reserves the right to remove any and all signs for any reason.

5. REVISIONS TO THESE POLICIES

- 5.1. No changes or revisions to these policies shall be enacted except by vote of a super majority of the full Board of Directors at a regularly scheduled monthly meeting.
- 5.2. Intent to vote on said policy changes shall be posted on the agenda for the meeting at which such vote will be discussed and enacted if approved.