

DEER LAKE RULES AND REGULATIONS

A 55+ INDEPENDENT LIVING COMMUNITY

Revised by the Board of Directors on August 8, 2026

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Introduction

(Going forward, the Deer Lake Board of Directors is sometimes simply referred to as the “Board” or the “BOD”)

Deer Lake operates under Tennessee HOA laws and is primarily governed by two management systems. Under the first system, homeowners must submit a detailed written request to the Board of Directors and receive their written authorization before making any additions, removals, modifications, replacements, or repairs to the common elements, the exterior of a residential unit, the structural walls inside a residential unit, or the common wall between residential units. Going forward, items that require the Board’s prior written authorization will be highlighted in “Red” print. The Board will review each new request based on the information provided and will make every effort to issue a written decision within 30 business days. Homeowners should wait for written approval before purchasing materials or beginning work. Verbal approval is not permitted under this system.

The second management system is based on additional rules and regulations, in black print, which outline common “DO NOT” statements that do not require prior written Board authorization but helps maintain a safe, peaceful living environment and preserves the community’s uniformity, appearance, and consistency. These collective Rules and Regulations support an HOA neighborhood that remains attractive to current residents, the surrounding community, and future prospective homeowners.

Deer Lake’s Rules and Regulations are based on elements of the two management systems described above. This version supersedes all prior Rules and Regulations and may be revised, amended, or repealed by the Board of Directors at any time. Except in cases of wanton or gross negligence, the Board of Directors and the Manager are not liable for any loss or damage occurring on, or related to, any common element and suffered by an owner, family member, agent, employee, licensee, or visitor.

The Association, the Board of Directors, and the Managing Agent.

Although Tennessee law requires homeowner approval for certain HOA matters, the Board of Directors may adopt additional rules and regulations when needed to protect the property’s safety, appearance, care, cleanliness, and convenience. Any revised, amended, or new rules will be provided to each homeowner before taking effect, then recorded and incorporated into the Bylaws. With homeowner cooperation and compliance with these Rules and Regulations, Deer Lake aims to preserve or improve long-term property values and remain an attractive HOA community for current residents and future prospective

home buyers. Deer Lake's managing agent, Synergy Real Estate Group, oversees the Association's affairs and helps maintain its reputation as a desirable, stable, and well-managed HOA community.

The State of Tennessee classifies Deer Lake as a Horizontal Property Regime, managed under the administrative guidelines and rules of the Tennessee Homeowners Association (HOA). As a 55+ independent living community, Deer Lake's Rules and Regulations apply to all residents and visitors and are based in part on fire, building, health, and zoning requirements. Residents and visitors are expected to understand and comply with these rules.

Board members are unpaid volunteers elected by Association members. Although the Board does not become involved in residents' private or personal matters, it has the authority to administer and manage the Association, make decisions, and develop policies. Any revised, amended, or new rules will be provided to each homeowner before taking effect, then recorded and incorporated into the Bylaws.

Deer Lake consists of 135 residential units in 64 buildings. The Association consists of all people who own a residential unit at Deer Lake. The Association operates and manages all common areas, excluding a personal flower gardens and approved shrubbery within 3 feet of the unit, or an approved vegetable garden located within 3 feet of the side or back of the unit only. For HOA voting matters, each Unit is entitled to one vote, regardless of the number of homeowners.

Deer Lake: its appearance, its residents, and its surrounding community

Deer Lake's appearance and the positive conduct of its residents are essential to the HOA's continued success and to protecting property values. Once, part of a larger 18-hole golf course, Deer Lake remains fortunate to have a scenic runoff lake, expansive green lawns, and mature shade trees. Consequently, Deer Lake's image compares very favorably with its local competition. To preserve these assets and maintain a formidable reputation, residents should avoid creating eyesores and refrain from making negative comments about our HOA, both within Deer Lake and elsewhere.

The prospective resident's age and physical ability requirements at the time of application

- a) Single occupants must be at least 55 years old. For married occupants, at least one spouse must be 55 years or older.
- b) Children and other occupants under age 21 are not permitted.

- c) Because Deer Lake is an independent living community, applicants should be mobile and in reasonably good health when they apply to live here.

Residential Use Restrictions

- a) Each unit may be used only as a single-family residence. Residents may work remotely for an outside company or organization, provided that no customers or business activities are conducted on the Deer Lake campus.
- b) The common elements and limited common elements shall be used for the furnishings of the services and facilities for which they are reasonably suited and which are incident to the use and occupancy of the unit.
- c) No nuisances will be allowed on the property, nor shall any use or practice be allowed which is a source of annoyance to other residents or interferes with the peaceful possession or proper use of the property by its residents. No solicitation, petition, circulation, or similar canvassing of residents shall be conducted by the residents or outside groups without prior, written approval of the Board of Directors.
- d) No portion of the property may be used for immoral, improper, offensive, or unlawful purposes. All applicable laws, zoning ordinances, and governmental regulations relating to the property must be followed. The cost of compliance will be paid by the owner or the Association, depending on which party is responsible for the affected portion of the property.
- e) Only an entire unit may be rented, in accordance with the Master Deed, Bylaws, and any amendments. Partial rentals and transient tenants are not permitted.
- f) Sales of any kind are not permitted on the property, except for the sale of a deceased resident's personal belongings. Management may, at its discretion, allow an exception for a terminally ill resident when sale of the unit is planned. Any approved sale may last no more than two consecutive days and must take place between 9:00 a.m. and 5:00 p.m.

Restrictions on the use of common areas and limited common areas

Common areas include all shared property areas along with their associated fixtures including lawns, trees, roads, parking spaces, mailboxes, lamp posts, the lake, and the Activities Building. Excluded are, personal flower gardens and approved shrubs located within three (3) feet of a residential Unit, and any grounds enclosed by fencing that extends into the common lawn area. The Association owns and maintains the Common Areas for the benefit of all owners and occupants. Trees of any type are prohibited within 3 feet of a residential Unit.

Prior written authorization from the BOD is required before removing a tree or planting an approved tree from a pre-selected group of trees to ensure the tree's root system is compatible with nearby structures on or in the surrounding common grounds.

Limited Common Areas are those portions of property reserved for the exclusive use of the homeowners and occupants of the Unit to which they are assigned. Examples include a front porch, a back patio, personal flower gardens and /or approved shrubs, if any, located within 3 feet of their residential Unit. Excluded is the lawn area behind a unit's fence that extends into the common grounds area. Maintenance of the Limited Common Areas is charged to the Unit's owner.

The Association may appoint a managing agent to oversee its affairs and help maintain the HOA's reputation as a desirable, stable, and well-managed community.

The Association is governed by a set of Rules and Regulations. The Board of Directors will enforce these rules and regulations as needed through monetary fines and legal action (if necessary). These Rules and Regulations supersede all prior Rules and Regulations, but they do not replace the Association's Bylaws, or Master Deed, which take precedence over these Rules and Regulations of the Association. Please refer to the Bylaws and Master Deed for further information.

Annual Meeting and Board of Directors Supplemental Meetings

The Managing Agent will normally schedule and conduct a 1-hour Annual Meeting. The primary purpose of this meeting is to briefly review "Old Business" (last year's Annual Meeting minutes which includes its planned budget and performance), a discussion of current issues, and a brief discussion concerning next year's "New Business (planned budget and goals).

The Board of Directors may hold additional homeowner informational meetings when it considers them appropriate or necessary. For these meetings, homeowners may submit a written agenda item request for the Board's consideration. Requests should be delivered as early as possible but no later than seven days before the meeting. Homeowners may also request a temporary waiver of one or more rules or regulations. The Board may grant a temporary waiver for good cause if, in its judgment, the waiver will not interfere with the rights of others. All waivers require the Board's prior written authorization.

The Board of Directors may adopt additional rules and regulations when necessary. New or revised rules take effect thirty (30) days after written notice is given to homeowners.

Fees, Assessments, and Collection

The Monthly Association Fee is due before the first day of the month to which it applies. A \$25.00 late fee will be assessed if the Association does not receive payment by the 20th day of that month. Payments will be applied first to the oldest outstanding balance.

Collection procedures are as follows:

After **20 days**, late fees will be applied to the homeowner's account.

After **30 days**, the Managing Agent will send a letter to notify the homeowner of the delinquent account and possible consequences of further delinquency.

After **90 days**, the homeowner's account will be referred to a collection agency, and lien or foreclosure proceedings may begin.

All costs involved in the collection process will be assessed to the homeowner.

Special Assessments

A Special Assessment may be made with majority approval of the Homeowners and is due as specified by the Board of Directors when the assessment is issued. If any assessment remains unpaid for more than 30 days, the Board (under Tennessee State HOA Codes 66-27-201 through 66-27-507) may place a lien on your property.

No Homeowner will have the right to withhold, offset, or deduct against the Association with respect to Assessments, or related late charges or costs of collection.

Anyone purchasing a home at Deer Lake must pay an assessment equal to two months of the current monthly Association Fee. These funds will be deposited into the replacement reserves.

Common Elements – Lawn/Plants

Lawns and plants are Association Common Elements and must remain as originally designed and landscaped by the builder unless the Board of Directors gives written authorization for changes or additions. Homeowners are responsible for the cost of repairing any damage they cause to Common Element lawns, plants, or fixtures. Items that interfere with commercial lawn maintenance may not be stored or placed on

Do not remove or plant or remove shrubbery.

Common Elements, including flowerpots, benches, chairs, shepherd's hooks, statues, statuettes, unpermitted signs, and similar items.

Play equipment may be placed in common areas while it is in use, provided no damage is caused due to its "use." Play equipment may not be stored in the common areas.

Approved temporary structures may not remain in common areas for more than 24 hours.

No vehicles, toys or other personal property shall be permitted to be stored on the common areas.

Removable bird feeders/houses are allowed; however, they are not allowed in an area that will interfere with the commercial maintenance of the lawn. Only non-germinating seeds are allowed in the bird feeders.

Member-owned off-the-road motorized recreational vehicles including motorcycles, ATVs, golf carts, etc. are forbidden at Deer Lake.

Personally licensed vehicles, including cars and pickup trucks, and member-owned bicycles may not be used on common lawn areas without the Board of Directors' prior written authorization.

All Homeowners/Occupants must keep debris and litter picked up on the common ground around their unit and avoid disturbing other residents and their guests.

One Board-approved real estate "For Sale" sign may be displayed per residential unit. Signs may not be placed at the Main Entrance and may only be posted in the unit front window for advertising purposes. The sign must be removed immediately after the unit is sold, and a "Sold" sign may not be displayed.

Common Elements – Activities Building (Interior & Exterior)

Scheduled Activities Building events are limited to residents and their invited guests and should be scheduled at least seven days in advance. A Board member must unlock and lock the building before and after the event. An Association member must remain present during the event to ensure it is conducted safely, that no damage occurs, and the area is left as clean as, or cleaner than, it was beforehand. Any damage must be reported to the Board of Directors immediately.

Common Elements – Residential Units (Exterior & Interior)

No alterations, changes, improvements, repairs or replacements of any type, temporary or permanent, structural, aesthetics or otherwise shall be made, or caused or allowed to be made by any Homeowner or Occupant or their guests, in any part of the common elements, the exterior of a building or residential unit, the structural elements inside a unit, or the common wall between the units without the prior written authorization of the Board of Directors. (This means that no person may alter or impair or remove any item from the exterior of any building and that no person shall paint, stain or otherwise change the appearance of any building or unit without the prior written authorization of the BOD).

In case of emergency, all residential units and limited common elements are subject to entry without notice by public safety personnel.

No business, trade, occupation or profession that causes additional traffic or additional insurance liability, whether carried for profit or otherwise, shall be conducted, maintained or permitted in any unit on any common element.

Homeowners or Occupants must notify the Managing Agent to report any unit's exterior problems. However, if the Association's hired professional repair person determines that the problem is due to an interior problem and not related to an exterior problem, the service will be charged to the unit's Homeowner.

No notices, advertisements or posters are permitted outside of the unit with the exception of Deer Lake's Realty" For Sale" poster and state mandated political candidate election signs.

Hot tubs/saunas and the like are not allowed in any common or limited common areas.

Outdoor furniture may be stored on the front porch and back patio of the Unit but must be kept in a neat fashion. The Board of Directors reserves the right to request any stored items be removed from porches and patios at any time.

Outside open-flame (charcoal, propane or gas) grills and their fuel propellant are prohibited on Deer Lake property.

Restrictions on the use of the Unit

- a) Each of the Units shall be used as a single-family residence only, including employees who remotely work at home for an off-site business or organization with clients or cohorts who have no business need of any kind to physically be on Deer Lake Community property.
- b) The common elements and limited common elements shall be used for the services and facilities for which they are reasonably suited and which are incident to the use and occupancy of a Unit.
- c) No nuisances are permitted on the property, and no use or activity may create annoyance for Deer Lake residents or interfere with their peaceful enjoyment and proper use of the property.
- d) Except for the Board of Directors, no resident or outside group may solicit, circulate petitions, canvass, or engage in similar activities without prior written authorization from the President or the Board of Directors.
- e) The property must not be used for immoral, improper, offensive, or illegal purposes, and all relevant laws, zoning rules, and regulations must be followed. The cost of such compliance shall be borne by either the respective owner or the corporation, whichever shall the obligation of the property be affected with respect to the portion affected.
- f) The Unit may only be rented in its entirety. Partial rentals and transient tenants are not allowed.
- g) Pets at Deer Lake are limited only to dogs and cats with a maximum of two (2) pets per residential unit.
- h) Keep residential Units free of vermin, insects or other pests.

Restrictions on the use of common elements and limited common elements

Unless the President or Board of Directors consents in writing, no homeowner shall place or cause to be placed any furniture, packages, or other object of any kind in common elements or common facilities including vehicles being stored, parked or driven off paved roads onto grassy lawned areas. Any area designed as a limited common element shall be used only with the permission from the President or Board of Directors and any residents of the residential Units which abuts/abut on that area.

Parking

Deer Lake has limited parking spaces. Therefore, each residential Unit is limited to only one designated parking space for its residents' personal use whether they have a vehicle or not. Other spaces identified as "Guest" parking are available, no matter where they are located, to any and all other individuals on the Deer Lake campus.

Acts or activities to ensure the safe and quiet enjoyment of all residents

Compliance with the following acts or activities is required in order to ensure the safe and quiet enjoyment of all residents.

- a) Each resident shall keep his/her Unit, its porches and patios and any storage areas in a good state of preservation, order, or arrangement and cleanliness.
- b) Radio, television or electrical equipment of any kind or nature installed or used in a Unit shall fully comply with all rules, regulations, requirements, or recommendations of state and local regulatory authorities. The Unit owner will be liable for any damage or injury caused by any such appliance or equipment.
- c) All trash, garbage or any other refuse shall be collectively placed and tied in, at least, a 13-gallon (the normal kitchen size) plastic trash bag before being placed outside the Unit as the Board of Directors may direct for trash pickup.

Prohibiting open flame outside grills and their flammable fuel propellants.

Nashville follows International Fire Code (IFC) Section 308 as adopted by Metro Code Title 10, Section 308.1.4. Consequently, to meet these guidelines, Deer Lake, like many other Tennessee multifamily housing facilities and HOAs has chosen to prohibit the storage and use of all outside open flame cooking grills and their flammable fuel propellants anywhere on its property. Open flame cooking grills consist of charcoal grills, propane grills and gas grills. The only exception to this prohibition is a portable electric grill with a surface area under 200 square inches which aligns with exceptions referenced in NFPA 1 and various state codes.

Information For "Homeowners and their Real Estate Agent when selling your unit".

Complete and submit this form in a timely manner.

Rules and Regulations

The following Rules & Regulations apply to all residents, contractors and visitors of the Deer Lake Community:

Deer Lake Rules And Regulations

Rules and Regulations in Red print means you must first have prior written authorization from the President or Board of Directors to proceed.

Rules and Regulations in Black print means you do not need prior written permission from the President or the Board of Directors to proceed.

- 1. Changes of any type including additions, deletions, modifications, replacements or repairs to the common grounds, the exterior of a residential unit, the structural elements inside a residential unit and the common wall between residential units must have prior written authorization from the President or the Board of Directors before materials are purchased and work begins.**
- 2. Do not obstruct sidewalks, entrances, common parking drives and courts of buildings for any purpose other than ingress and egress to and from the units in the building their use for any purpose other than ingress or egress to and from the Units in the building**
- 3. Do not install awnings, window guards or window shutters on your Unit.**
- 4. Do not install or attach a radio or television antenna to or from your Unit.**
- 5. Do not Install a window air ventilator, a window air conditioner or any of their components in your Unit.**
- 6. Except for political signs permitted under Tennessee Code §§ 2-1-101 to 2-20-109 and the Deer Lake-approved "For Sale" realty sign, do not allow any other signs, notices, or advertisements to be displayed in any window or elsewhere on your Unit.**
- 7. Do not remove or plant a tree or shrubbery on the common grounds.**
- 8. Do not make, or permit to make, any disturbing noises which will interfere with the rights, comforts, or conveniences of others. Do not play any musical instrument, or operate any phonograph, radio, television or other loudspeaker systems between 11:00 P.M. and the following 7:00 A.M.**
- 9. Do not keep or harbor any kind of pet or animal outside the Unit.**
- 10. Do not allow your pet dog to be unattended per Metro Ordinance 8.04.110 which states "A dog is considered to be running at large when such dog is off the premises of the owner and not under the control of the owner either by leash, cord or otherwise."**
- 11. Do not fail to promptly pick up your dog's waste from the common grounds, place it in a small doggie-waste bag, and dispose of it in the larger trash bag inside your trash can for weekly pickup at your Unit.**

12. Except for registered service dogs, do not take any pets or animals of any kind into the Activities Building or any other common buildings.
13. Do not feed or harbor any kind of wildlife or stray animals in any manner other than by use of approved bird feeders.
14. Do not use toilets, drains, disposals, or other water fixtures for anything other than their intended purpose, and do not place sweepings, rubbish, rags, or other items in them.
15. Do not park your vehicle in a manner that blocks or interferes with access to any unit, building, vehicle, roadway, or parking area.
16. Do not dry or air clothing or any other items outside the Unit where they are visible to residents or the public.
17. Do not climb or walk on the roofs of any building.
18. Do not create unusual or objectionable noises or odors that disturb other residents.
19. Do not store or use any flammable, combustible, or explosive fluids, materials, or substances in a Unit or attached storage area.
20. Do not display an American flag larger than the standard 3-by-5-foot size on residential Units.
21. Do not fail to submit the completed "Information for Owners Real Estate Agents" form, when selling your unit.
22. Open-flame outdoor grills and any device requiring the storage or use of flammable fluids, including charcoal, propane, gas, or lighter fluid (beyond normal household use) are prohibited on Deer Lake property.
23. Do not trespass, fish or swim in the posted lake and be mindful of small children and elderly persons around it.