

White Oak Lake Association Rules

May 1, 2005

Introduction

The following rules and procedures have been written and adopted by the White Oak Lake Association Ltd. (WOLA) with you, the property owner, foremost in mind. The members of the Board of Directors of the White Oak Lake Association Ltd. have carefully considered each of these rules and believe they will best serve the interests of each property owner at White Oak Lake by helping to make White Oak Lake a safe and fun place.

Property owners failing to comply with WOLA rules and restrictive covenants will be subject to disciplinary actions as outlined in the last section of this document.

General

1. All White Oak facilities are available for use only to members in "good standing" and their guests. Guests of a non-resident member are not allowed to use any of the lake facilities except in the presence of the member.
2. Members and their guests may access the lake only from their own property or the Members' Beach.
3. Members are responsible for the conduct of their children, their guests, and the children of their guests. All members and guests must abide by these established rules and any rules posted by the Association.
4. Any repairs required because of misuse of the property or facilities by a member or guest will be charged to the property owner involved.
5. Use of White Oak Lake is at your own risk.
6. No hunting is permitted in the subdivision.
7. Playing, climbing, running, sliding or sledding on the back slope of the dam is prohibited. Riprap rocks on the dam must not be disturbed. No rocks at any shoreline location may be thrown into the lake.
8. Motorized vehicles and sledding are not allowed on the dam.
9. No member shall be allowed to chemically treat the lake for weeds, algae control, etc. Any problem areas should be brought to the attention of the Board for treatment or other corrective action by the Association.
10. Board approval is needed for any dirt and /or debris moved to the lake for major modification of the shoreline. Unapproved sinking or other placement of brush, trees, leaves, etc. in the lake is prohibited. The addition of such or other structure will be directed by the Board of Directors or the Fish and Lake Committee.
11. Motorized vehicles are not allowed on the ice before 8:00 AM or after sundown.
12. No cars or trucks are permitted on the ice.
13. Motorized recreational vehicles such as snowmobiles or All Terrain Vehicles (ATVs) used on the ice must have an Association sticker. To obtain a sticker, the homeowner must provide a copy of a liability insurance policy to the Board Treasurer that names the Association as an additional or co-insured party.

Courtesy Rules

1. Please have the courtesy to obey rules posted at the beach.
2. Respect property by:
 - a. Not driving cars or snowmobiles on private property.
 - b. Not littering and reminding others not to litter.
 - c. Keeping your pets on your property and picking up pet waste.
 - d. Not shooting fireworks into the lake or anywhere in the subdivision.
 - e. Not driving vehicles of any kind on the dam.
3. Use extreme caution when using pesticides, herbicides, and selective weed killers on your lot. These will find their way into the lake and will result in contamination.
4. No permanent commercial signage is allowed.
5. Yard or garage sales of anything are limited to two days per month.

Members' Beach

1. No lifeguards will be present.
2. Members' Beach will be open from 5:30 AM until 10 PM.
3. No fishing from the beach area. (Fishing from the dam is allowed.)
4. Children under 16 years of age will not be allowed in the beach area without adult supervision in accordance with the State of Illinois laws.
5. No litter is to be left at the beach. All trash and garbage must be put in the trash containers.
6. Cooking may be done only on a grill. Starting any other fire is prohibited.
7. Pets are not allowed on the beach.
8. All vehicles and boats at the beach must display a registration sticker issued by the Board, or vehicles will be towed at the owner's expense.
9. Eight guests per member household will be allowed on the beach in the presence of a member of that household 16 years of age or older.
10. If you enter the lake from the beach area, swimming is allowed only within the area marked by the outer buoys.

Watercraft

1. Applicable state laws apply to White Oak Lake.
2. Every boat on the lake must be owned by a member and be registered by the association. Boats, other than canoes, should not be over 16 feet in length. (Boats registered before November 2004 are not subject to this length limit.)
3. Two WOLA watercraft registration stickers shall be issued for each watercraft registered by a member and must be affixed to the watercraft on each side near the rear of the boat.
4. Gasoline or diesel powered watercraft are not allowed on the lake. Electric trolling motors can be used.
5. Launching of boats from trailers must be done at the boat launch area at the dam site.
6. No boats or any other items of equipment are to be left overnight at the dam site.
7. Floating, unanchored rafts will not be permitted on the lake. Anchored rafts must be put on a member's property not extending beyond 50 feet from the water's edge.
8. Docks and mooring structures shall not extend more than 10 feet into the lake from the water's edge nor more than one-third of the distance to the far shore, whichever is less, except with approval of the Architectural Control Committee and a written approval from the Board.
9. Docks, rafts, and similar objects and structures in the waters of the lake must be maintained for safety and appearance.
10. Every watercraft should carry a minimum of one life preserver for every occupant, and children should wear them.
11. The hours for boat launching or landing from the beach are 5:30 AM. to Midnight.

Fishing

1. Applicable state laws apply to White Oak Lake.
2. State fishing licenses are required to take fish, frogs, and turtles.
3. Fishing on the lake will be pole and line only. The following will not be allowed: trot lines, throw lines, bottle fishing, set or unattended lines, use of seines, etc.
4. Minnows used for bait must be caught in White Oak Lake.
5. Fish (including goldfish) from other areas must not be deposited in the lake. This regulation must be strictly observed to avoid populating the lake with "rough" fish.
6. Fishing from the Members' Beach and Holland Road culvert is prohibited, but fishing is allowed from the dam outside the beach area.
7. No ice fishing shelter may be placed on the ice of the frozen lake except temporary shelters, and the latter must be removed each night. Ice fishing holes shall be visibly marked for safety.

Parking and Storage of Vehicles, Boats, Trailers, and Mobile Equipment

Restricted classes are defined as follows for the purpose of these rules:

Boats	Farm / Lawn Machinery
Boat Trailers	Construction Equipment
Utility / Recreational Trailers	Trucks or Tractors Class 5 and above
Campers	Semi-trailers
Motor Homes	Vans with a capacity of >10 people
Recreational Vehicles	Buses
Jet Skis	Ambulances / Hearses
Snowmobiles	Unlicensed Vehicles
All Terrain Vehicles (ATV)	Unlicenseable Vehicles

1. Overnight parking of all restricted classes anywhere in the White Oak Subdivision is prohibited except as follows:
 - a. A special waiver can be requested from the Board by contacting any Board member to temporarily park boats, boat trailers, utility or recreational trailers, campers, or mobile homes on private lots on paved or gravel areas.
 - b. The special waiver request will be approved or rejected based on the reason, duration, and type of equipment.
2. Parking in the road or on the road shoulder is not allowed for any of the restricted classes.
3. Extended storage of vehicles, motorcycles, and all restricted classes must be indoors or screened from the street, such as within an accessory structure as approved by the Architectural Control Committee.
4. Restricted classes should not be displayed for sale in the subdivision.
5. Passenger vehicles and motorcycles may have a small posted "for sale" sign while parked in a private driveway but may not be parked on the lawn, in the road, or on the shoulder of the road while for sale.

Penalties

Any member who violates these rules and regulations will be subject to disciplinary actions by the Board. Infractions of the above Association Rules need to be documented on a form available from Board members or block captains. A Board member will discuss the infraction with the party involved. In the event the Board is required to seek legal advice or commence legal proceeding to enforce the provisions of these rules and regulations, the Association shall be entitled to recover from such member reasonable attorney's fees and costs incurred in enforcing the provisions hereof.

Members shall pay the Treasurer of the Association annual dues as established in accordance with the Articles of Association of White Oak Lake Association. Such annual dues shall be due and payable as specified in the Articles of Association.

If, at any time, the owner of any lot shall fail to pay annual dues as provided herein within 10 days after demand therefore by the Treasurer of the Association, then in addition to any other rights which the Association may have by operation of law or otherwise, the Association shall have a lien against such lot owned by the defaulting owner, and a lien against any insurance proceeds payable to the defaulting owner to secure the repayment of such annual dues and all interest accruing pursuant to these provisions.

Such lien or liens shall continue in full force and effect until such annual dues and all accrued interest thereon shall have been paid in full. Such liens shall arise immediately upon the recording of a Notice of Lien by the Association in the Office of the Recorder of Deeds of Woodford County, Illinois, and may be enforced by proceedings in equity to foreclose upon such lien or by any other remedy available at law or equity. Interest shall accrue on unpaid annual dues from the date such sums first became due until paid in full at the rate of 10% per annum.

The rights and remedies of the Association provided for in this paragraph are cumulative and not intended to be exclusive of any other remedies which the Association may be entitled to at law or equity. The exercise by the Association of any right or remedy to which it is entitled hereunder shall not preclude or restrict the subsequent exercise of any other right or remedy available to the Association.

The Association will suspend privileges and pursue cost of damage from members or members' children found vandalizing White Oak Lake property. The Association will suspend privileges and/or fine members or members' children offensive behavior at the beach.

The Board shall have power to establish other rules and regulations as may be deemed advisable or necessary, and may amend and repeal any such rules and regulations.

WOLA RULE CHANGES

Nov. 13, 2008

Members' Beach

Current rules

1. No lifeguards will be present.
2. Members' Beach will be open from 5:30 AM until 10 PM.
3. No fishing from the beach area. (Fishing from the dam is allowed.)
4. Children under 16 years of age will not be allowed in the beach area without adult supervision in accordance with the State of Illinois laws.
5. No litter is to be left at the beach. All trash and garbage must be put in the trash containers.
6. Cooking may be done only on a grill. Starting any other fire is prohibited.
7. Pets are not allowed on the beach.
8. All vehicles and boats at the beach must display a registration sticker issued by the Board, or vehicles will be towed at the owner's expense.
9. Eight guests per member household will be allowed on the beach in the presence of a member of that household 16 years of age or older.
10. If you enter the lake from the beach area, swimming is allowed only within the area marked by the outer buoys.

Rule changes – Replaces #10, adds 11, 12.

10. All swimming at White Oak Lake is at the swimmer's own risk. If you

enter the lake from the beach area, swimming is allowed only within the area marked by the outer buoys for residents and their guests under 18 years of age. The outer buoys mark the safe swimming area boundary. Residents and guests over 18 years of age may swim at their own risk beyond the buoys. Swimming is prohibited within 10 feet from any private property shoreline unless permission is otherwise given by the property owner.

11. No additional sand or other material shall be deposited at the beach or into the lake without approval from the board.

12. No glass bottles shall be permitted at the beach. No bottles, containers, food, chairs or other items which could be discarded in the lake shall be allowed on the floating dock.

Watercraft

Current rules

1. Applicable state laws apply to White Oak Lake.
2. Every boat on the lake must be owned by a member and be registered by the association. Boats, other than canoes, should not be over 16 feet in length. (Boats registered before November 2004 are not subject to this length limit.)
3. Two WOLA watercraft registration stickers shall be issued for each watercraft

registered by a member and must be affixed to the watercraft on each side near the rear of the boat.

4. Gasoline or diesel powered watercraft are not allowed on the lake. Electric trolling motors can be used.
5. Launching of boats from trailers must be done at the boat launch area at the dam site.
6. No boats or any other items of equipment are to be left overnight at the dam site.
7. Floating, unanchored rafts will not be permitted on the lake. Anchored rafts must be put on a member's property not extending beyond 50 feet from the water's edge.
8. Docks and mooring structures shall not extend more than 10 feet into the lake from the water's edge nor more than one-third of the distance to the far shore, whichever is less, except with approval of the Architectural Control Committee and a written approval from the Board.
9. Docks, rafts, and similar objects and structures in the waters of the lake must be maintained for safety and appearance.
10. Every watercraft should carry a minimum of one life preserver for every occupant, and children should wear them.
11. The hours for boat launching or landing from the beach are 5:30 AM. to Midnight.

Rule changes: Replaces #2, 4 & 7; Adds #12, 13

2. Every boat on the lake must be owned by a member and be registered by the association. Boats, other than canoes, shall not exceed a maximum width or length of 18 feet.
4. Gasoline or diesel powered watercraft are not allowed on the lake. Electric trolling motors of up to 48 volts may be used.
7. Floating rafts on the lake must be anchored. Anchored rafts must be put on a member's property not extending beyond 50 feet from the water's edge nor more than one-third the distance to the far shore, whichever is less, except with approval of the Architectural Control Committee and written approval from the Board.
12. Portions of the lake shall not be roped off except in the Members' Beach swimming area.
13. Flotation devices, rafts, trampolines and similar devices placed on the lake for private use shall not exceed 15 feet in width or diameter. Attachments shall be limited to 20 feet in length. Exceptions must be approved by the Architectural Control Committee and written approval from the Board. Residents are limited to one device per property.