Orange Harbor Corp Inc.
Resident Owned 55+ Age Restricted Community
5749 Palm Beach Blvd., Fort Myers, FL 33905
PHONE 239-694-3707

October 7, 2026

Updated Orange Harbor Co-Op Rules and Regulation Effective January 2027

Dear Orange Harbor Residents,

The Orange Harbor Board of Directors is providing all residents with a copy of the updated Rules and Regulations, along with a Summary of Changes outlining the revisions made to the document.

The Board has carefully reviewed the Rules and Regulations to ensure they remain clear, relevant, and supportive of the safety, well-being, and enjoyment of our community.

Attached for your review are:

1. Updated Orange Harbor Rules and Regulations – Effective January 1, 2027.
2. Summary of Changes – A convenient overview of the revisions to help residents identify and understand the updates.

We encourage all residents to take the time to review both documents and become familiar with the updated provisions.

Please retain these documents for your records. The updated Rules and Regulations will become effective January 1, 2027, and will supersede any and all previous versions.

Our goal is to maintain a welcoming, respectful, and well-managed community while ensuring that our rules reflect the needs of Orange Harbor and its residents. If you have questions or would like clarification regarding any of the changes, please contact the Orange Harbor office.

Thank you for your attention to these updates and for your continued cooperation in making Orange Harbor a wonderful place to live.

Sincerely,

Orange Harbor Board of Directors

Orange Harbor Co-op, Inc.
A RESIDENTIAL COOPERATIVE
RULES AND REGULATIONS

Approved: September 25, 2026
Effective: January 1, 2027

The purpose of these Rules and Regulations is to promote the comfort, welfare and safety of the residents of **ORANGE HARBOR MOBILE HOME AND RV RESORT** and to improve and maintain the appearance and reputation of the Corporation.

These Rules and Regulations have been established by the Board of Directors of ORANGE HARBOR CO-OP, INC. (hereinafter called the "Co-op"), the owner of the community, and may be changed by them from time to time to achieve this and other purposes. Notice of changes in these Rules and Regulations shall be given to the residents at least 90 days prior to the date of the implementation of the changes.

DEFINITIONS

1. Board of Directors – "Board of Directors" shall mean the current Board of Director of ORANGE HARBOR CO-OP, INC., a Florida not-for-profit corporation.

2. Maintenance Fee – "maintenance fee" shall mean the monthly maintenance and/or common expenses paid by the shareholder to the Co-op from time to time; this fee shall be due and payable by the shareholder on or before the first (1st) day of each month.

3. Tenant Fees – "tenant fees" shall mean the monthly rent paid by a tenant to the Co-op in accordance with the rent schedule established by the Tenant's Prospectus. The fee shall be due and payable by the tenant on or before the first (1st) day of each month.

4. Late Fees – "Late Fee" refers to a separate fee assessed for late payments. All fees are due and payable by the shareholder or tenant on or before the first (1st) day of each month, unless otherwise provided in writing. Any payment not received by the fifteenth (15th) day of the month will be considered delinquent. A late fee will be assessed on all delinquent amounts in accordance with the applicable fee schedule.

5. Corporation or Co-op – "Corporation or Co-op" shall mean ORANGE HARBOR CO-OP, INC., a Florida not-for-profit corporation, the owner of the community and landlord to tenants.

6. Guest – A "guest" is defined as a person who stays at the request of a resident and resides at the home of the resident for the duration of the stay. Guests are permitted up to a total of fifteen (15) days in one stay with a total of thirty (30) days in a 12-month period.

7. Management – "management" shall mean the professional manager and/or management company employed by the Co-op to manage the community. Management shall enforce and execute the rules, regulations and approved decisions on behalf of the Board of Directors.

8. Shareholder/Member – "shareholder" or "member" shall be the person or persons owning a Share Certificate issued by the Co-op pursuant to the Articles of Incorporation and the Bylaws.

9. Tenant – "tenant" shall mean an occupant of a home in the community who is not a Shareholder, but who owns the home and rents the lot.

10. Resident – "resident" or "residents" shall refer to shareholders, tenants and approved occupants who reside in the community part-time or full-time occupants and have completed any screening requirements established by the Corporation.

11. Community – "community" shall mean ORANGE HARBOR MOBILE HOME AND RV RESORT.

12. Lot – "lot" shall refer to the Co-Op parcel upon which a shareholder's home is located or a leased parcel upon which a tenant's home is located.

13. Renter – "renter" shall refer to an individual or couple who comply with the over age 55 rule and assumes residency under agreement with a resident or tenant. A resident or tenant can rent their home for no less than thirty (30 days) to one renter. Renters must abide by the Rules and Regulations of the community and are the responsibility of the resident.

14. Manufactured/Modular Home/Unit – "manufactured/modular home" or "unit" shall refer to a manufactured/modular home with all appurtenances associated with the home located on a lot within the community. (hereinafter referred to as "Home") No more than two residents shall occupy any unit in the community. Any additional occupants must be approved by management, and an additional charge may be incurred.

15. Architectural Exterior Modification Form (ARC)- a community document used by shareholders, residents, or homeowners to obtain approval before making any exterior change, alteration, improvement, or addition to their home, lot, or property. The purpose of the form is to help the Co-op Board of Directors or Architectural Review Committee ensure that exterior modifications are consistent with the community's rules, appearance standards, governing documents, and applicable statutes.

16. Motor Vehicles - shall include any self-propelled vehicle designed for transportation on streets, roads, pathways, or private property, whether licensed for highway use or not. Golf carts, E-Bikes and other low-speed vehicles shall be considered motor vehicles for all parking, storage, operation, safety, and enforcement provisions within the Community.

II. RESIDENCY, TENANCY, AND RENTING

1. It is the intent of the Co-op that the community operates as a retirement community for older people. At least one resident per Unit must be at least fifty-five (55) years of age, unless they were already in residences prior to formation of the Co-op. With respect to all new residents, at least one resident of each unit must be fifty-five (55) years of age or older. Persons under forty (40) years of age are not allowed to reside in the community. In the event the oldest occupant of a home dies or vacates the home, the remaining occupant may continue as a resident of the community and an occupant of the homes so long as at least eighty percent (80%) of the occupied homes in the community, including that remaining resident, are occupied by at least one person fifty-five (55) years of age or older. Caregivers as defined by the Federal Fair Housing Law and employees of the community who live on the property are exempt from the senior only exemption. Residents who require a caregiver must have written confirmation from a physician, and this documentation must be on file at the management office.

2. Caregiver Occupancy Exception - To support residents who require assistance while preserving the Community's age-restricted status, a child/caregiver of a resident, who is under the age of fifty-five (55), may be permitted to reside in the unit with the resident as a live-in caregiver, subject to the following conditions:

   Primary Purpose of Occupancy - The caregiver's residency must be for the primary purpose of providing necessary caregiving assistance, support, supervision, or health-related services to the resident.

   Resident Eligibility - The resident must be a lawful occupant who meets the Community's age requirements and remains the primary resident of the unit.

   Documentation Requirement - Management may require reasonable documentation from a licensed healthcare provider verifying that the resident would benefit from or require assistance from a live-in caregiver.

Approval Process - Prior written approval from Management is required before occupancy begins. All occupants must complete any required application, background screening, and registration procedures applicable to the Community.

No Transfer of Rights - This exception does not grant the child/caregiver any ownership, tenancy, or continuing occupancy rights independent of the qualified resident.

Termination of Exception - If the caregiving needs end, and the resident no longer resides in the unit, or the caregiver is no longer needed, the caregiver must vacate the unit within the time period established by Management, unless otherwise approved under applicable law.

3. All new residents must go through the application and screening process and be approved by management to be a resident of the community. If the home is sold to a tenant who is not approved by management, then management reserves the right to terminate the tenancy pursuant to Chapter 723, Florida Statutes.

4. Background Checks – To help promote the safety and security of the Orange Harbor community, The Cooperative reserves the right to request a criminal background check for all individuals who own/rent in the community regardless of actual time in residence. Background checks are required for all residents as follows:
   - Own or renting a home in the mobile home section;
   - Own or renting a park model in the RV section;
   - Prior to approval for an annual RV site.

   Occupancy or ownership is subject to successful completion of the required background check and approval in accordance with the Cooperative's governing documents, policies, and applicable law. All required background checks must be completed and approved before the individual takes possession of or establishes residency at the property.

   If a background check has previously been completed on a resident within the past 12 months, an additional background check is not required. If it has been more than 12 months, a background check will be required. The cost of the background check is paid by the individual requesting residency.

5. The Co-op shall limit the number of homes a resident can own in the community to two (2).

6. Management reserves the right to conduct a background/credit check for each additional home purchased by a Resident. The Co-op reserves the right to refuse the sale of additional homes to a current resident based on the criteria established to determine the background/credit history of Resident.

7. The Co-op reserves the right to refuse admittance to any prospective resident or renter based on the criteria established to determine the credit history and criminal background of prospective resident.

8. The Co-op reserves the right to require an application fee not to exceed the greater of $100.00 or the maximum cost allowed under 719.106 (i), Florida Statutes or Chapter 723, Florida Statutes. Management reserves the right to require a processing and screening fee. The failure of any prospective resident or renter to provide general background information, personal references and proof of financial responsibility shall be deemed a cause for refusal of residency.

9. The Co-op specifically reserves the right to terminate the tenancy of any tenant pursuant to the provisions of Chapter 723, Florida Statutes, upon determination by the Co-op that the tenant misrepresented or falsified any information on any application or entry forms required by the Co-op prior to admittance as a tenant of the community. In addition, the Co-op reserves the right to terminate the tenancy of a renter if the renter misrepresented or falsified any information on any application or entry forms required by Co-op prior to admittance.

III. THE MANUFACTURED/MODULAR HOME

1. Homes shall be attractively maintained and comply with all applicable laws, ordinances and regulations of state, county, and community as from time to time amended. The residents shall submit to management an application to install a new home indicating all required information. The maximum length and the optimum position on the lot will be determined upon examination of the site by management.

2. All plans for construction or exterior decorating or finishes must first be submitted to management for written approval before proceeding with the construction. No items are to be stored or left sitting outside the home except furniture specifically designed for outdoor use. Detached buildings are not permitted. Aluminum products must be new material and must comply with local building codes. No home appurtenances, accessories or add-ons are to look unfinished or homemade.

3. No building, structure, installation, or other improvements shall be placed on any Lot until the plans have been approved by management. Plans may be disapproved solely based on aesthetic standards established at the discretion of the Co-op. All work conducted by either the resident or a licensed contractor must meet current government regulations and required permits must be obtained.

4. Home ties-downs and blocking must comply with all applicable government laws, ordinances, and regulations.

5. All contractors must be licensed and have a valid proof of liability and workman's compensation insurance to conduct work in the community.

6. All homes within the community must meet, at any time and from time to time, then current community established standards respecting the maintenance of the home, fire standards, health standards, and all other standards as further imposed respecting the manufacture of homes by federal and state agencies inclusive of the Department of Housing and Urban Development.

7. No home shall be removed or brought into the community without the prior approval of management. Any resident intending to remove their home from the community must give the Co-op thirty (30) day notice in writing prior thereto. The residents shall remain responsible for either the Co-op Fee or rental fee until their home has either been sold or re-conveyed to the Co-op.

8. Management reserves the right to enter a home after the resident's prior written consent has been obtained or to prevent imminent danger to an occupant of the home or the home itself, without liability. Such consent may be revoked in writing by the Resident at any time. Management has the right to enter onto the lot for purposes of repair and replacement of utilities and protection of the community at all reasonable times, but not in such manner as to interfere unreasonably with the resident's quiet enjoyment of the lot.

9. No window air conditioners/mini splits are permitted in front of the home or facing the street unless specifically approved through an ARC application.

IV. HOME SITES

1. Homes shall be attractively maintained and comply with all applicable laws, ordinances and regulations of state, county, and community as from time to time amended. Each home shall have skirting, a carport, outside storage shed and a concrete or paver driveway. Skirting that has deteriorated to a point where it has fallen off the home must be repaired or replaced. Replacement design is limited to original design or management approved similar design. Replacement material is limited to original material or management approved similar material. Homes must be maintained year-round even when residents are not in residence.

2. Raised Home: Under-Home Storage and Parking Rule - Homes elevated at or above twelve (12) feet, may utilize the area beneath the home for vehicle parking and limited storage. Any under-home area that is not enclosed shall be considered a carport and must comply with all Co-op carport rules and regulations, including cleanliness, appearance, permitted storage items, and prohibited uses. Open storage beneath homes must be neat, orderly, and maintained in a manner that does not create a safety hazard, nuisance, or unsightly condition.

3. The home and lot must be kept free of debris. The carport must be maintained in a neat and orderly condition. Outside storage shed must be maintained. Storage outside of the home will be permitted only in approved utility room/storage shed attached under carport roof. Any new outside storage shed must be approved by management prior to construction.

4. The use of foil, corrugated cardboard, paper, or sheets to cover window and glass doors are unsightly and are not permitted. Curtains, window shades or mini blinds are permitted.

5. No resident shall have a citizen's band or ham radio antenna placed on their lot, unless approved by management. Residents are allowed to install and maintain antennas used to receive video programming in accordance with Section 207 of the Telecommunication Act of 1996. This Federal Communications Commission rule allows residents to install video antennas including direct-to-home satellite dishes that are less than one meter in diameter, TV antennas and wireless cable antennas. This rule does not apply to citizen's band or ham radio antenna.

6. Residents are required to complete an ARC form (available in office or online) for approval for landscaping changes. Before digging on the lot for trees, shrubs, large flowering plants, etc., residents must first contact an underground utility company to avoid damage to underground utilities. No plants or trees can be planted or removed unless the resident has received approval via the ARC process prior to proceeding.

7. Lawns will be maintained by the Co-op only to the extent of mowing and edging. The resident is responsible for watering, trimming, weeding, clipping, and fertilizing of the lot and maintenance and/or removal of any tree or shrub located on the lot. The only exception is the large palm trees that line the streets that are owned by the Co-op. Dead sod must be replaced and maintained in good condition. Planter beds should contain mulch or decorative rock. Residents must keep lot free of harmful insects. Lot must be maintained by Resident even when home is for sale or when Resident does not reside in the home. If the lot is not satisfactorily maintained, remedies according to Florida Statutes 719 and Prospectus for Shareholders or to Florida Statutes 723 and Prospectus for tenants will be implemented.

8. Watering of lawns is the responsibility of residents. Residents should abide by the watering guidelines and restrictions imposed by the community, county or any governmental agency having jurisdiction over the community. Sprinklers should be located so no excess water runs down the street. Manual sprinkler systems should not be left unattended to avoid excessive water usage.

9. Residents may mow their own lawn using their equipment. Grass, shrubs, clippings, palm fronds and tree limbs should be disposed of according to the current trash pickup schedules. See Section XV Refuse.

10. Trimming of mangroves must be in accordance with the Mangrove trimming and Preservation Act implemented by the Florida Dept. of Environmental Protection.

11. Laundry and bathing suits shall not be hung on any open carport or patio, but only on umbrella type clothes drying devices or folding racks placed at the rear of the home. The device shall be removed when not in use.

12. In the interest of maintaining openness for all residents, no perimeter fences will be permitted. Decorative dividers, lattice work or trellis may be permitted, but must have written approval from management before installation.

V. UTILITIES

1. Each homeowner is responsible for the payment of all electric, propane, telephone, cable, fiber optic TV service and other utility service charges associated with the provisions of such services to their associated lot. The homeowner's charges for these services are not included in the tenant fee or Maintenance Fee. The Co-op is responsible for electric lines to the boundary of the lot and for the meter boxes. The homeowner is responsible for the electrical lines from the meter boxes of the lot to the home.

2. No above ground propane gas tanks are permitted; however, above ground tanks installed prior to 1997 may remain. Small tanks (not to exceed 40lbs) used for outdoor grills/generators, etc. are allowed.

3. All other services required by the resident are solely the resident's responsibility.

VI. VACATING OF PREMISES

1. Thirty (30) days prior notice must be provided by any resident vacating their unit in the community, which includes the removal of the home from the lot.

2. Resident must furnish Co-Op with a true copy of the contract for removal of all of the above – ground improvements (the "Removal Contract"), which removal contract shall include, but not be limited to, the removal of the home, carport, storage shed(s), all attachments (including concrete porches, etc.), skirting, anchors, and steps (the "improvements").

3. Resident shall post with Co-op a surety bond (the "Bond") furnished by the contractor of one hundred ten percent (110%) of the amount of the removal contract, which Bond shall act as security to ensure the removal of the "improvements" in a workmanlike fashion, leaving the lot in a broom-clean condition.

4. Resident shall have five (5) days from the date of the commencement of the removal of the "improvements" to complete the removal and grade the affected area of the unit, or Co-op may use the proceeds of the Bond to complete said removal.

5. Neither the resident nor the contractor shall be entitled to any refund of any unused portion of the Bond if the contractor fails to complete the removal of the Improvements in accordance with the terms and conditions of this paragraph.

VII. CLUBHOUSE

1. The clubhouse is a non-smoking/non-vaping facility and is open daily to all residents, renters, and their guests from 8:00 a.m. until 10:00 p.m., except on scheduled occasions approved by management. Guests or visitors, 14 years of age and less, are required to be with an adult resident or guest when using the recreational facilities.

2. Footwear and shirts are required for entrance into the clubhouse and other common areas, with the exception when accessing the clubhouse restrooms from the pool area.

3. No pets are allowed in the clubhouse, except for those dogs as defined in the Federal Americans with Disabilities Act.

4. Residents can hold private parties in the clubhouse and/or the pavilion but must first coordinate with the Social Committee, who will provide the proper paperwork to be filled out to reserve the space. The Board of Directors shall set reservations and deposit fees.

5. Kitchen facilities are available in the clubhouse primarily for use by the residents. The Co-op will not be held responsible to residents, renters or their guests for any injuries, accidents, or lost articles in the kitchen area.

VIII. SWIMMING POOL

1. The swimming pool is open daily from sunrise to sunset for residents, renters, and guests. The pool is primarily for the use and enjoyment of the residents. All guests under 14 years of age must be accompanied by the host resident or an adult guest at the pool.

2. All posted Rules and Regulations must be observed, not only for health and sanitation reasons, but also for the maintenance of the pool.

3. Please do not apply oil-based suntan lotion before entering the pool.

4. No children under two (2) years of age, and/or diapered, are allowed in the pool unless wearing proper leak-proof swimwear.

5. No glassware of any kind is permitted in the fenced pool area.

6. No smoking/vaping is allowed in the fenced-in pool area.

7. The Co-op will not be held responsible to residents, renters or their guests for any injuries or lost articles.

IX. LAUNDROMAT

1. The laundromat is open daily from 7:00 a.m. until 10:00 p.m. The laundromat is for the use of the residents and their guests.

2. All guests less than the age of 14 must be always accompanied by the host resident or an adult guest when using the facility.

3. Any person using the facility should report any maintenance issue with management as soon as possible.

4. The laundromat should be kept neat and clean during and following use.

5. No smoking/vaping is allowed in the laundromat.

6. No pets are allowed in the laundromat, except for those animals defined in the Federal Americans with Disabilities Act.

X. OTHER RECREATION FACILITIES

1. All community recreational courts, i.e.: pickle ball, bocce ball, horseshoe, shuffleboard, etc. are available to residents and their guests seven days per week unless interfering with league schedule. The courts are open from 7:00 a.m. until 10:00 p.m.

2. The community facilities are for the use and enjoyment of the residents and their guests. All guests less than the age of 14 must be always accompanied by the host resident or adult guest when using any community facilities.

3. The Co-op is not liable for accidents or injury to life or property through residents or guests use of recreational facilities. Residents and guests may avail themselves of these facilities at their own risk.

XI. GUESTS

1. Residents are permitted to have a guest for up to fifteen (15) days in one stay with a total of thirty (30) days in a twelve (12) month period. Caregivers as defined in the overage 55 exemption to the Federal Fair Housing law are not considered guests.

2. Guests may not bring pets into the park.

3. Guests staying more than 48 hours must register with management. It is the responsibility of residents to ensure their guests are registered.

4. Guests are entirely (financially and legally) the responsibility of their host resident and must comply with all Community Rules and Regulations. The community facilities are for the use and enjoyment of the residents and their guests. All guests less than the age of 14 must be accompanied by the host resident or adult guest when using any community facilities.

5. Residents of the community will be held directly responsible for the actions of their guest(s), regardless of the guests' age. The rules of each recreation activity are plainly posted, when required, at the site.

XII. RENTERS

1. Residents shall not allow any other person to occupy, use, rent, sublet, lease or sublease the home, or any portion thereof, or any portion of the unit, for fee or gratis, for less than thirty (30) days in a twelve-month period.

2. All applicants must first go through the application and screening process and be approved by management prior to moving into the home.

3. All residents who rent their homes for less than six months must remit the Lee County Resort Tax to the Tax Collector's office.

4. Renter must meet the age requirements of the community and comply with all Rules and Regulations. Renters are the responsibility of the resident. If renter violates any rule or regulation of the community, renter's lease may be terminated by management.

XIII. RV SECTION

1. A portion of the RV lots to be determined by management will be available for rent for a minimum of one (1) day.

2. All park model lots within the RV section are required to be rented for no less than thirty (30) days in a twelve (12) month period.

3. RV renters who rent for less than thirty (30) days must meet the age requirements of the Community and comply with all Rules and Regulations

4. Management reserves the right to screen any applicant who rents for less than thirty (30) days.

XIV. PETS

Note: Pursuant to the ADA and the FHA, a service animal or emotional support animal is not considered a pet.

All domestic animals and pets must abide by appropriate Rules and Regulations. Domestic dogs, cats and birds are allowed, but are subject to the following restrictions:

1. Dogs, cats and birds must be registered with the community office.

2. Guests, contractors, vendors or workers are not allowed to bring pets into the park.

3. A maximum of two (2) pets are allowed per household. The following breeds are not allowed: Pit Bull Breeds, German Shepherds, Great Danes, Rottweilers, Bull Mastiff, Akita, Alaskan Malamute, Doberman, Chow-chow, Presa Canario, Siberian Husky, Wolf Hybrids, and mixed breeds which include any of the previously mentioned breeds.

4. The Co-op reserves the right to prohibit breeds or animals restricted by our insurance carrier or determined to present a safety risk to residents. Breeds deemed aggressive or prohibited may not be kept within the community. For more information, contact the Management Office.

5. All pets, including seasonal animals here for 30 days or more, within the Community must be maintained in compliance with all applicable federal, state, and local laws, including the requirements of Lee County Ordinance No. 14-22, as amended from time to time. Residents are responsible for ensuring that all animals:
    a. Are properly licensed and vaccinated as required by Lee County;
    b. Are kept under control and not permitted to roam freely;
    c. Are leashed when outside the residence or designated pet areas;
    d. Are not left unattended outside the home or in the common areas (including buildings) even if owner is present.
    e. Are properly restrained by a leash no longer than eight (8) feet, or a buried electric wire "fence" at all times. (ARC Form is required for buried/electric fence installation)
    f. Do not create excessive noise, odor, nuisance, or safety concerns for other residents;
    g. Do not threaten, bite, or otherwise endanger persons or other animals within the Community.
    h. Any animal deemed dangerous, aggressive, or in violation of Lee County animal control regulations may be subject to removal from the community upon notice from Management.

6. Pet owners are encouraged to familiarize themselves with Lee County Ordinance No 14-22. A copy is available online and in the community office. Animal/pet owners are responsible for any violation within the ordinance, and a violation of the ordinance shall be deemed a violation of these Rules and Regulations.

7. Pet Cleanup Requirements
   Residents are responsible for the immediate cleanup and proper disposal of all pet waste deposited anywhere within the Community, including lawns, streets, common areas, landscaped areas, sidewalks, and neighboring lots.

   Pet waste must be placed in a sealed bag and disposed of in an appropriate trash receptacle. Leaving pet waste on the ground, in landscaped areas, or in common areas is prohibited. Residents walking pets must always carry appropriate cleanup materials while outside their residence.

   Any damage to lawns, landscaping, irrigation systems, or common areas caused by pets shall be the responsibility of the resident and may result in charges for repair or replacement costs.

   Failure to immediately clean up pet waste shall constitute a violation of the Community Rules and Regulations and may result in enforcement action by the Co-op. Repeated violations of pet cleanup requirements may result in warnings, fines, suspension of privileges, or other enforcement actions as permitted by the governing documents and applicable law.

8. A peripheral fence, cage or kennel on an owner's property is not allowed.

9. Pets can be walked in the streets, common lawns, and dog park area only; they are not allowed in clubhouse, or pool or pavilion areas. Exception: animals approved according to the Americans with Disabilities Act.

10. Animals/pets are not allowed on the property of another resident, even if restrained, unless the resident has given written permission. Offenders should be photographed and the resident can file a signed complaint with photo in the community office.

11. Service Animals and Assistance Animals
This Cooperative complies with applicable federal and state fair housing laws regarding service animals and approved assistance/emotional support animals.

A resident requiring a service animal or reasonable accommodation for an assistance or emotional support animal must submit a written request to the Co-op, together with reliable documentation when permitted by law. Requests will be reviewed in accordance with applicable fair housing requirements.

Approved service animals and assistance animals are not considered pets and are therefore not subject to pet restrictions relating to breed, size, weight, or quantity, to the extent required by law.

Residents with approved service or assistance animals remain fully responsible for:

- Maintaining control of the animal at all times;
- Ensuring the animal does not create a direct threat to the health or safety of others;
- Preventing excessive noise, aggressive behavior, or nuisance conditions;
- Cleaning up and properly disposing of animal waste immediately;
- Paying for any damage caused by the animal to common areas, landscaping, facilities, or other property.

Service or assistance animals must be leashed, harnessed, carried, or otherwise under the handler's control when outside the residence unless such devices interfere with the animal's work or the resident's disability prevents their use.

The Co-op reserves the right to require removal of any animal, including an approved service or assistance animal, if the animal poses a direct threat to others, causes substantial property damage, or creates an ongoing nuisance that cannot be reduced or eliminated.

Nothing in these rules shall be interpreted to limit rights protected under the Fair Housing Act, the Americans with Disabilities Act, or applicable Florida law.

12. As provided in the PROCEDURES FOR SOLVING ANIMAL/PET PROBLEMS, any resident perceiving a violation of these Rules and Regulations can file a written and signed complaint with the community office. The complaint is confidential unless disclosure of the complaint is required at any hearing or trial regarding a violation of these Rules and Regulations.

13. PROCEDURES FOR SOLVING ANIMAL/PET PROBLEMS
The following applies to all categories of animals.

    a. Attempt to arrive at a solution to the problem with an animal/pet owner in a courteous manner.

    b. If personal attempts at a solution fail, then file a detailed, written and signed complaint with the community manager. The complaint is confidential. Include a brief description of attempts to solve the problem.

    c. If an animal is found to be in violation of these Rules and Regulations, the Community Manager will first make a reasonable effort to resolve the matter informally with the residents. If the violation cannot be resolved through

informal efforts, the matter will be referred to the Board of Directors for review and appropriate action. If the Board determines that removal of the animal is warranted, it may authorize the Cooperative's legal counsel to issue a written demand, sent by certified mail, requiring the permanent removal of the animal from the property within ten (10) days, or within such other timeframe as required by applicable law.

d. Suspected stray animals/pets should be reported to the community office.

e. All bites or attacks by any animal/pets shall be immediately reported to Lee County Domestic Animal Services (239)533-7387. A written and signed notice of the incident should be given to the community manager, as well as a phone call.

f. In the event of emergency only, the parties involved may take actions deemed prudent to resolve the emergency without regard to the above procedures. Both parties shall file a detailed, written and signed report with the community manager. Reports are confidential.

g. Penalties for violation of applicable Lee County ordinances may be enforced by the county without regard to any remedies pursued by the Co-Op.

14. OTHER
Residents shall not feed or shelter wild (feral) animals that seasonally migrate throughout the community. This includes foxes, rabbits, raccoons, pelicans, seagulls and other wild birds. Most importantly do not feed alligators and manatees. Florida law prohibits feeding alligators and crocodiles. Manatees are protected under the Federal Marine Mammal Protection Act of 1972 and by the Florida Manatee Sanctuary Act of 1978. Never disturb, feed, grab, ride or poke a manatee.

XV. VEHICLES, WATERCRAFT AND PARKING

1. Motor vehicles or golf carts will be parked in the carport or in the driveway. No more than two licensed vehicles are permitted in each driveway. Home sites with a double driveway are permitted no more than four vehicles in the driveway. Golf carts can also be parked on golf cart pads or other areas approved by management.

2. The posted speed limit (15MPH) and traffic signs shall be observed and always obeyed. This includes all motorized vehicles: i.e., cars, trucks, golf carts, e-bikes, etc.

3. Pedestrians, golf carts and bicycles have the right-of-way but must observe posted speed limit and stop signs.

4. If multiple written complaints regarding noisy vehicles are received by management, it will be investigated by Management. If said vehicle is found to be excessively noisy, it may be subject to immediate removal or repair by owner.

5. No vehicles shall be parked in the street overnight. No vehicles shall be parked on grass or empty lots unless approved in writing by Management. Vehicles may be temporarily parked in the grass area when washing vehicles. Motor vehicles found to be parked in restricted common areas may be towed at the Resident's expense.

6. All vehicles parked in the community must have current registration and plates. No inoperable vehicles are allowed in the community. All residents must adhere to all Florida Department of Motor Vehicle laws within the community.

7. Guest or renter's vehicles staying more than 48 hours must register with the office to obtain a visitor pass.

8. Overflow parking for guests with permit is limited to the east side of the bocce court parking area and west side of the boat storage parking area. Additional overflow parking is available at the clubhouse, management office and boat

ramps, however, overflow and parking at the management office is for after office hours only, 6:00 p.m. until 6:00 a.m. Overnight parking at the boat ramps is not permitted without prior management approval.

9. Except for loading, unloading, or charging batteries for a period of NO more than 48 hours, recreational vehicles, trailers, commercial vehicles, and boats shall be parked in the storage area only. Residents must register with the office and receive written permission from management before parking in the designated area as there is a rental fee charge. No person is allowed to live in a stored recreational vehicle parked in the community.

10. No residents shall sell any vehicle within the community unless the vehicle is owned by the resident. No resident owned, leased or primarily used commercial vehicles, including any vehicle or golf cart displaying a "for sale" sign, are allowed to be parked on any empty lot or common areas of the community at any time without management approval.

11. No major repairs, including oil changes to vehicles, shall be permitted in the carport with the exception or replacement of a flat tire or dead battery.

12. During the Community's active season, defined as January 1 through March 31, no boat trailers, work trailers, utility trailers, storage trailers, or similar equipment may be parked or stored in driveways, carports, or other visible areas unless specifically authorized in writing by Management. Violations may result in notice, fines, towing, or other enforcement action as permitted by the governing documents.

13. All motor vehicles operated within the Community must:
    - Be maintained in safe operating condition;
    - Be operated in a safe and courteous manner;
    - Comply with all applicable Florida laws, Lee County ordinances, and Community rules;
    - Be operated only by properly licensed drivers if required by law or Community policy.

    The Co-op reserves the right to regulate, restrict, or prohibit the use, parking, storage, charging, or operation of any motor vehicle within the Community for safety, insurance, maintenance, or operational reasons.

14. The Co-op specifically reserves the right to restrict the operation of all delivery, transportation or other vehicular traffic within the community which is deemed by the Board of Director to be detrimental to the interest of safety and traffic control, the well-being of the residents and preservation of the grounds and roadways in the community.

15. Parking on another resident's driveway is prohibited unless written consent is given by the resident. A copy of the written permission must be on file at the community office.

16. No golf cart or any other vehicle can be driven by any person under the age of 16.

17. Only personal vehicles, licensed and used for daily transportation, will be allowed to be operated in the community. Management will ban from the community any vehicle that, in their sole judgement, interferes with the peace, privacy, and/or general welfare of other residents or the appearance of the community. Personal vehicles where more than 30% of the vehicle is covered with decals or stickers of any kind are deemed unsightly and are prohibited by the community.

18. Vehicles in violation of these Rules and Regulations will be noticed, towed and stored at the vehicle owner's expense.

XVI. DOCKS, FLOATING DOCKS, BOAT LIFTS AND SEAWALLS

1. Residents who own waterfront lots are allowed to build and maintain docks, floating docks, and boat lifts; however, any alteration to existing structures or new construction must abide by local, state and federal laws regarding these types of structures including permits where required by county ordinance. Obtaining all permits is the responsibility

of the owner.

2. All residents' docks are personal property of the resident, and maintenance and general liability are the sole responsibility of each resident with a dock attached to their lot whether the current resident built, changed or acquired existing dock through resale. If residents do not continue to maintain the structure and the structure is falling or causing a hazard to the surrounding waterway, the Co-op shall remove the structure and bill the resident for the expense.

3. No additional utility outlets or services shall be permitted on docks/floating docks/boat lifts without prior approval of management. An ARC form must be submitted for approval before management will approve.

4. The seawalls are the responsibility of the Co-op; however, residents who have waterfront lots should inspect the seawall from time to time to ensure there is no soil erosion or seawall weathering from docks, boat lifts or other items homeowners have that might cause degradation. Homeowners shall notify management if degradation or damage is occurring to a seawall.

XVII. REFUSE

1. The burning of trash and/or landscape debris is not permitted. Dumping of trash, garbage, gasoline, oils, brush and tree trimming, etc. in vacant lots or other open areas or in the waterway area surrounding the community is not permitted. Hazardous material, such as paint, oil, lithium batteries or fluorescent bulbs, must be disposed of at a Lee County facility by residents. Do not place hazardous materials in garbage.

2. Roadside garbage pickup service is provided twice weekly. All garbage must be bagged in plastic bags and tied before placing in garbage cans. On day of pickup, either bagged garbage or garbage cans must be placed at edge of pavement. Yard waste, such as branches and trimmings, should be neatly stacked or ~~be~~ tied in four-foot bundles and left at edge of pavement.

3. When not at edge of pavement on garbage pickup days, recycle cans should be placed in carport where they are not obvious from the street.

XVIII. SELLING, SOLICITING AND SIGNAGE

1. No unsolicited selling, peddling or commercial activities from outside vendors of any kind are permitted within the community. Residents may use the bulletin board in the clubhouse or laundromat to advertise or post activity notices on 3"x5" postcards. Management has the right to remove any advertising it deems inappropriate. In addition, advertisements from outside vendors posted in the clubhouse are at the sole discretion of management and can be removed without notice. Notwithstanding, nothing herein prevents or infringes upon the right of a resident from canvassing residents for the purpose described in Florida Statutes 723 and 719.

2. Residents may only display one portable, removable United States flag or official flag of the State of Florida in a respectful manner. Residents may also have one (1) portable, removable official flag displayed in a respectful manner, but cannot be larger than 4 1/2 feet by 6 feet, representing the United States Army, Navy, Air Force, Marine Corps, Coast Guard or a POW-MIA flag, regardless of any covenants, restrictions, bylaws, rules, or requirements of the Co-op. No political flags are allowed. Any homeowner is also entitled to erect a freestanding flagpole of no more than twenty (20) feet in height on any portion of their property, regardless of the governing documents provision. Such flagpoles may not obstruct sightlines at intersections and cannot be erected in an easement. The homeowner may display the same flags from the flagpole as were permitted to be displayed by the portable flag provision. There is no statutory right to display any other flags, including historic versions of the United States flag.

3. Fifteen (15) days prior to a National, Statewide, County or Community election, one (1) political sign, no larger than 18"x24", may be displayed on each lot and must be removed within three (3) days after the election. No other signs (except home "for sale" or "open house" signs as set forth herein below) of any kind shall be displayed within the

community or on resident's home or unit. General notices and articles for sale may be posted on the bulletin board provided for such purpose in the clubhouse or laundromat.

4. The Co-op recognizes the right of residents to express opinions regarding Community-wide proposals, referendums, elections, or governance matters. Residents may display reasonable support for or opposition to such matters in accordance with the Rules and Regulations, provided the display or activity does not create a nuisance, safety concern, or interference with the rights of other residents.

   Related signs, postings, or displays must comply with applicable size, placement, duration, and safety requirements established by the Co-op. Such activities should not obstruct traffic, create disturbances, damage property, or interfere with the quiet enjoyment of the Community by other residents.

5. "For Sale" signs shall be limited to one sign, no larger than 12"x24", which may be posted in a window or at the ~~in~~ front of a home for sale. (One-sign-per-home). Homes on the water can also have one sign of the same size in a window in the back of the home facing the water. If a home has no window in the front, one sign of the same size will be allowed to be placed on the home or carport. No "For Sale" signs are permitted in the yard.

6. Resident yard sales, garage and/or carport sales are permitted with management's approval. Community-wide yard sales may be permitted from time to time with management approval. Signs used for yard sales can be placed in the yard 24 hours prior to the event and must be taken down 24 hours after the event.

7. A resident can conduct open houses if their home is for sale. Open House signs can be placed in the yard 24 hours prior to the event and must be taken down 24 hours after the event.

8. Portable pole-mounted garden flags, holiday or seasonal flags, and sports team flags may be displayed on a temporary and reasonable basis, provided they are maintained in good condition and do not create a safety hazard, nuisance, or disturbance to neighboring residents.

9. Excessive, commercial-style, oversized or multiple flag displays are prohibited. The Co-op reserves the right to require removal of any display deemed unsafe, offensive, or inconsistent with the overall appearance and harmony of the Community.

XIX. RESPONSIBLILITIES

1. The Co-op shall not be responsible for loss or damage caused by accident, fire, theft or act of God to any home or personal property left by the resident or their guests within the community boundaries. The Co-op will not be responsible for supplies or equipment left in the clubhouse or any other common area for private use by any resident.

2. The Co-op shall not be liable for accident or injury to any person or property through the Resident's use of recreational facilities or common areas. The residents and their guests shall avail themselves of these facilities at their own risk and assume liability for such physical damage or personal injury caused by such case.

3. The residents are responsible for damage caused by their family, guests, or renters.

4. If residents are leaving the community for an extended period, a Resident shall notify management in writing of who to contact in case of an emergency or the name of a resident in the community who will be responsible for maintaining the home in the resident's absence.

5. Although efforts will be made to contact residents in case of an emergency, the Co-op shall have no obligation to notify. It is the residents' responsibility to ensure the safety and well-being of their homes and personal property.

XX. COMPLIANCE AND DEFAULT

1. The Co-op reserves the right to terminate the tenancy of any resident for disregard of Community Rules and Regulations and in accordance with Florida Statutes 719 and 723.

2. Violations of the community's documents including Rules and Regulations will be handled accordingly:

   a. If a first violation notice is sent, a resident has thirty (30) days to correct the violation. If the violation is not corrected and a second notice of violation is sent, then an additional fourteen (14) days will be given to correct the violation.

   b. The second notice of violation will be sent certified return receipt and will include a statement that the resident should notify management if he or she is unable to comply within the stated time. If the violation is not corrected or if management does not receive any notification from resident, remedies according to Florida Statutes 719 and Prospectus for Shareholders or to Florida Statutes 723 and Prospectus for tenants will be implemented. For Shareholders Only: Fines for any violation of the community's documents will be set by Board of Directors.

3. For the first violation of any properly promulgated rule or regulation, rental agreement provision, or Chapter 723, Florida Statutes, which is found by any court having jurisdiction thereto to have been an act which endangered the life, health, safety, or property of the community residents or the peaceful enjoyment of the home community by its residents, the home community owner may terminate the rental agreement, and the home owner will have seven (7) days from the date that the notice is delivered to vacate the premises.

XXI. MISCELLANEOUS

1. Excessive Noise

"Excessive Noise" shall mean any sound, vibration, music, voice, animal noise, mechanical equipment, vehicle noise, construction activity, or other disturbance that unreasonably interferes with the peaceful comfort, quiet enjoyment, health, safety, or welfare of other residents within the Community.

Because this is a 55+ residential community intended to provide a peaceful living environment, residents and guests are expected to always conduct themselves in a considerate and respectful manner.

Examples of excessive noise may include, but are not limited to:

- Loud televisions, radios, speakers, or musical instruments;
- Repeated shouting, yelling, or loud gatherings;
- Barking or disruptive animal noise;
- Loud motor vehicles, motorcycles, golf carts, or engine revving;
- Construction, repair, or maintenance activities outside permitted hours;
- Noise that can be plainly heard inside neighboring residences or across common areas during quiet hours.

Quiet hours shall be observed between the hours of 10:00p.m. and 7:30a.m., during which residents shall minimize noise that may disturb others.

The determination of whether noise is excessive shall be made by the Co-op based upon the nature, duration, frequency, volume, and impact of the disturbance on neighboring residents.

Repeated or ongoing noise disturbances may result in warnings, fines, suspension of privileges, or other enforcement action as permitted by the governing documents and applicable law.

2. Residents should promptly report vandalism of private or community property to the local authorities AND

management.

3. Illegal and/or excessive use of drugs and/or alcoholic beverages is prohibited anywhere on the premises.

4. Abusive or offensive language is prohibited.

5. Firearms and Weapons - To help maintain a safe and peaceful living environment for all residents, guests, and staff, the discharge of firearms or other weapons within the Community is prohibited except as permitted by applicable law. No person shall:
   - Discharge or use any firearm, BB gun, air rifle, pellet gun, bow and arrow, slingshot, fireworks, or other weapon within the Community;
   - Brandish a weapon in a threatening, reckless, or unsafe manner;
   - Use any weapon in a manner that endangers persons, property, wildlife, or Community facilities.
   - All firearms and weapons kept within a residence or vehicle must be stored, handled, and transported in compliance with all applicable federal, state, and local laws.
   - Residents are responsible for the actions of their guests, family members, tenants, invitees, and occupants regarding compliance with this rule.

   Nothing in this rule is intended to prohibit lawful possession of firearms or weapons as protected under applicable law; however, the Co-op reserves the right to enforce reasonable safety-related restrictions concerning conduct and use within the Community's common areas and facilities.

   Any violation involving threats, unsafe conduct, or unlawful activity may be reported to law enforcement and may subject the violator to enforcement action by the Co-op as permitted by the governing documents and applicable law.

XXII GENERAL INFORMATION

1. Legitimate complaints concerning infraction of these Rules and Regulations should be reported in writing to management.

2. Orange Harbor Co-op, Inc. and its management is not responsible for loss or damages caused by accident, fire, theft, or any act of God to any home, person or personal property within the Orange Harbor Mobile Home and RV Resort.

3. The Rules and Regulations presented herein are adopted by the Board of Directors and the ORANGE HARBOR CO-OP, INC., and supersede and replace all Rules and Regulations previously in effect prior to the acquisition of the community by the Co-op.

4. These Rules and Regulations are subject to change, at any time and within the guidelines of the Orange Harbor Governing Documents, by the Co-Op Board of Directors.

5. If any provision of these Rules and Regulations is contrary to any law of any jurisdiction in which the community is located, it shall not apply or be enforced. However, the other provisions of these Rules and Regulations shall not be affected and shall continue in full force and effect.

CERTIFICATION AND BOARD APPROVAL
Orange Harbor Co-Op, Inc.
Rules and Regulations

The undersigned officers of Orange Harbor Co-Op, Inc. hereby certify that the foregoing Rules and Regulations were duly adopted and approved by the Board of Directors at a properly noticed meeting of the Board held on the 25th day of September 2026.

These Rules and Regulations shall become effective on the 1st day of January 2027, shall remain in effect until amended, modified, or repealed by the Board of Directors in accordance with the governing documents of the Cooperative and applicable law, including Florida Statute Chapter 719.

SIGNATURES:

President

Butch Chambers
Butch Chambers (Oct 5, 2026 10:29:21 EDT)

Butch Chambers Date

Vice President

William Michals
William Michals (Oct 6, 2026 09:16:57 EDT)

William Michals Date

Treasurer

Sheran Little
Sheran Little (Oct 7, 2026 07:33:01 EDT)

Sheran Little Date

Secretary

Sharon McGuire-Will
Sharon McGuire-Will (Oct 7, 2026 09:19:58 EDT)

Sharon McGuire-Will Date

ATTEST

I hereby certify that the foregoing Rules and Regulations were approved by the Board of Directors of Orange Harbor Co-Op, Inc. on the date stated above.

Secretary Certification:

Signature: Sharon McGuire-Will
Sharon McGuire-Will (Oct 7, 2026 09:19:58 EDT)

Printed Name: Sharon McGuire Will

Date: October 7, 2026

Board Approval: September 25, 2026
Effective Date: January 1, 2027

ORANGE HARBOR CO-OP, INC.

NOTICE TO RESIDENTS - Summary of Changes to Rules and Regulations

The Orange Harbor Co-op Board of Directors, Rules & Regulations Committee, has completed a comprehensive review of the Community's Rules and Regulations. The proposed revisions are intended to clarify existing requirements, eliminate outdated or duplicative provisions, and provide additional guidance in several areas affecting residents and the Community. The revised Rules and Regulations are effective as of **January 1, 2027**.

DEFINITIONS & FEES

Definitions have been clarified or expanded for maintenance fees, tenant fees, late fees, residents, renters, Architectural Exterior Modification (ARC) forms, and motor vehicles. Golf carts, e-bikes, and other low-speed vehicles are specifically addressed as motor vehicles for purposes of Community rules.

RESIDENCY, CAREGIVERS & BACKGROUND SCREENING

New provisions clarify when a child or other individual under age 55 may reside with a qualified resident as a live-in caregiver, including documentation, approval, screening, and occupancy requirements. Background-check requirements have also been expanded for individuals applying to own or rent homes, park models, and annual RV sites.

HOMES, LOTS, LANDSCAPING & ARC APPROVAL

Rules have been clarified regarding exterior modifications and landscaping requiring ARC approval. New provisions also address parking and limited storage beneath homes elevated 12 feet or more and establish appearance and safety requirements for those areas.

PETS, SERVICE ANIMALS & ASSISTANCE ANIMALS

Pet rules have been substantially updated to address registration, licensing, vaccination, leash and control requirements, nuisance and aggressive behavior, pet-waste cleanup, and enforcement. Separate provisions clarify the rights and responsibilities associated with service and assistance/emotional-support animals under applicable law.

VEHICLES, GOLF CARTS, E-BIKES, PARKING & TRAILERS

Vehicle and parking provisions have been reorganized and clarified, including the 15 MPH speed limit, parking restrictions, noisy vehicles, towing, and safe vehicle operation. During the Community's active season of January 1 through March 31, boat, work, utility, storage and similar trailers may not be stored in driveways, carports or other visible areas unless specifically authorized in writing by Management.

NOISE, FIREARMS & COMMUNITY SAFETY

The rules now provide a more detailed definition of excessive noise and establish general quiet hours of **10:00 p.m. to 7:30 a.m.** Firearm and weapon provisions have also been expanded to address discharge or unsafe use of firearms and other weapons while recognizing lawful possession under applicable law.

DOCKS, WATERFRONT AREAS & REFUSE

Waterfront rules clarify resident responsibility for permits associated with docks, floating docks and boat lifts. Refuse provisions have been updated to address hazardous materials, and proper disposal requirements.

PLEASE REVIEW THE COMPLETE DOCUMENT

This notice provides a summary of the significant changes only and is not intended to replace the complete revised Rules and Regulations. Residents are encouraged to review the full document carefully. In the event of any difference between this summary and the adopted Rules and Regulations, the complete Rules and Regulations will govern.

Orange Harbor Co-op, Inc. Board of Directors