

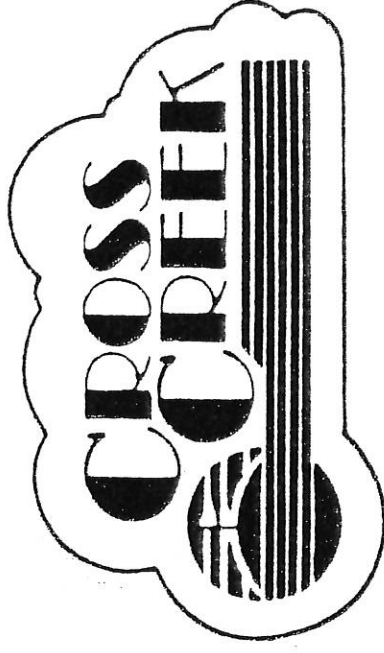
THE DO'S

- Enjoy your Cross Creek facilities.
- Know and observe all the rules.
- Carry your Membership Privilege Card.
- Dress appropriately for the facility being enjoyed.
- Respect the rights of other members and guests.
- Walk all pets on leashes. Clean up after them.
- Obey the signs throughout the community.
- Obey pool and tennis rules.
- Discuss concerns or complaints with Management or a Board Member in a respectful manner.

THE DON'TS

- Feed the alligators or other wildlife.
- Swim, wade, fish, or boat in any lake.
- Walk, jog, skate, or bike on a golf course cart path at any time.
- Use the tees, fairways, greens or bunkers for practice.
- Attempt to use the golf course when closed.
- Post notices without Management approval.
- Smoke in the Clubhouse, Pro Shop or Association Office.
- Reprimand Clubhouse, Pro Shop or golf course personnel.
- Interfere with Management.
- Park overnight on any Association property or street.
- Display a "For Sale" sign on a vehicle parked on Association property or street.

Revised January 2001



RESIDENT'S HANDBOOK

of

RULES AND REGULATIONS

and

GENERAL INFORMATION

CROSS CREEK COMMUNITY ASSOCIATION, INC.
13050 Cross Creek Blvd.

Fort Myers, Florida 33912

Restaurant & Lounge (239) 768-1474

Pro Shop (239) 768-1922

Association Office (239) 768-1166

Association Office Fax (239) 768-9399

Chelsea Tee Time System (239) 768-6173

Sanitary Sewer Facility 1-800-272-1919

30 - Unless pre-approved by Management, food or beverage must NOT be brought into the Clubhouse or consumed in the Clubhouse, including the patio, unless it is acquired from the Clubhouse or the Pro Shop.

31 - At all times, each resident or guest MUST show respect to each employee of Management and is not permitted to reprimand him/her in any way. Complaints relating to food, service or conduct must be made directly to Management or a Board Member.

32 - SMOKING IS PROHIBITED in the Clubhouse (all enclosed rooms), the Pro Shop, and the Association Office at all times. Cigarette smoking, but not pipe or cigar smoking, is permitted on the covered patio adjacent to both the Pro Shop and the Lounge. (See Policy No. D-6.)

33 - State liquor regulations and the provisions of the Association's alcoholic beverage license prohibit gambling in the Clubhouse.

34 - Use of the Clubhouse by a Local Association or organized community group for a meeting is encouraged provided the date and time requested by officer(s) of the association or group are pre-approved by Management. (See Policy D-5.)

35 - Use of the Clubhouse by a private group for a private function depends upon the Clubhouse schedule. Each request for such usage must be approved by the Clubhouse Manager and by the Board. (See Policy D-13.)

36 - The posting of any notice, message or sign of any kind in the Clubhouse, including the patio and on any Clubhouse Bulletin Board, is prohibited without prior approval of Management. (See Policy D-9.)

37 - Plaques and awards may be displayed in the designated area of the Clubhouse provided each is pre-approved by the Board. (See Policy G-7.)

USE OF THE GOLF COURSE

38 - Proper golf attire, as posted at the Pro Shop, is required at all times by each person while on the golf course or the practice putting green. (See Policy No. E-3.)

39 - Shoes equipped with metal spikes are forbidden on or in Association property including the golf course, the practice putting green, the Clubhouse, and the Pro Shop. (See Policy E-11.)

40 - NO person is permitted on any portion of the golf course without first registering and paying the proper fee at the Pro Shop. In addition, EACH member or tenant MUST be prepared to present his/her Membership Privilege Card to the Pro Shop attendant at the time of registration to play at the member rate. An offender of this Rule may lose privileges. (See Policy E-5.)

41 - NO person is permitted on the golf course before the course is opened or after it is closed.

42 - Each golfer must play with his/her own clubs or clubs rented at the Pro Shop, and only one golfer is permitted to play with the clubs contained in one golf bag. (A guest may use a member's set of clubs provided the member is not using them at the same time.) NO person is permitted on the course without a set of clubs and a golf bag unless pre-approved by the Golf Pro or the Pro Shop attendant.

43 - Foursomes are the desired unit for golf play. Depending on the season, course usage and the time of day, the Pro Shop may combine singles, twosomes and/or threesomes into foursomes. PLEASE cooperate with the Pro Shop.

44 - All golf play MUST start at the #1 tee unless otherwise directed by the Golf Pro, the Assistant Golf Pro, or his/her designee.

45 - *The Rules of Golf* of the U. S. Golf Association (USGA) govern play except as amended by posted, printed or announced Local Rules.

46 - Playing conditions and requirements, such as cart path rules, are established by the Golf Course Superintendent and the Golf Pro or their designees, and are announced and/or posted for all golfers.

47 - Practice is prohibited at all times on all tees, fairways, and greens and in all bunkers.

48 - NO golf shot is permitted from local Association property or from beyond the course boundary defined by out-of-bounds stakes.

49 - All special events and hours of play must comply with the golf schedules and hours as recommended by Management and approved by the Board.

50 - PLEASE retain all paper, bottles, cans, broken tees, and trash on a cart or in a golf bag and discard all such items in a trash receptacle.

51 - PLEASE repair all ball marks on greens and repair and sand all divots on tees and fairways. PLEASE rake tracks before leaving a sand bunker.

52 - Upon completing each hole, PLEASE proceed promptly to the next tee before recording the scores. PLEASE do not linger near the green or hold up the following group.

53 - All persons on the golf course are urged to immediately leave the course when thunder or lightning is in the area. The three rest shelters do not provide protection from lightning strikes.

24 - Management of a facility or his/her designee, using his/her best discretion, may deny guest privileges to any guest who fails to abide by any rule.

USE OF PARKING LOTS

25 - Only a vehicle displaying an official handicap placard is permitted in a designated handicap parking space of the Clubhouse, Pro Shop, and pool parking lot.

26 - Except for daytime or emergency parking by vendors or contractors while serving Cross Creek, parking of a truck or commercial vehicle IS PROHIBITED on all Association parking lots and streets without the prior approval of the Master Board, or when in a local area by the Local Association Board.

Note: For other rules concerning the parking lots and streets, please see Rule 7.

USE OF THE CLUBHOUSE

27 - The clubhouse is open seven days a week for residents and guests except during the months of May through October when it may be closed on Mondays. Days and hours of operation as recommended by Management are approved by the Board, posted at or in the clubhouse, and published monthly in the *Cross Creek Courier*. (See Policy D-1.)

28 - Proper attire, as approved by the Board and enforced by Management, is required at all times within the Clubhouse in accordance with acceptable practice for the area of the Clubhouse and the time of day. (See Policy D-7.)

29 - Payment for food or beverage in the Clubhouse or Pro Shop must be by either cash or credit card (Visa or MasterCard), or pre-approved by Management. There are no in-house charge accounts. (See Policy G-4.)

16 - Each member or tenant MUST show his/her Membership Privilege Card each time to play golf at the member rate. (See Policy E-5.)

USE OF A UNIT

17 - Occupancy of each unit is limited to only one principal family as defined in Policy C-2. However, guests may be permitted by the rules and regulations of the unit's governing Local Association.

18 - A resident, including a tenant or guest, is NOT permitted to use a unit in any manner which causes an unreasonable amount of noise or a nuisance to the occupant of another unit.

19 - A trade, business, profession or other type of commercial activity which creates a nuisance or generates excessive traffic is NOT permitted in any unit.

20 - A satellite dish or antenna is NOT permitted on the roof of any unit. (See Policy G-11.)

21 - A connection from any unit or local association facility into any lake is NOT permitted without the written permission of the Master Board. (See Policy G-13.)

GUEST PRIVILEGES

22 - Each guest of a resident is expected to follow all of the Rules and Regulations as if he/she were a resident of Cross Creek.

23 - A guest of a resident is entitled to guest privileges and use of the Club facilities. However, during Season (November 1 through April 30) or the time of day, unless changed by the Board, a guest may be required to be accompanied by the member or be personally referred by the member to the Pro Shop to play golf.

54 - Inexperienced golfers and beginners are requested to refrain from obtaining early tee times during busy hours. The Golf Pro or Pro Shop attendant will be happy to suggest appropriate tee times for beginners and inexperienced players.

55 - A person under age 16 must be accompanied by an adult or be pre-approved each time by the Golf Pro, the Assistant Golf Pro, or his/her designee prior to play.

56 - Under the Agreement between the Association and Management, the use of the course including special events, non-league play, and days and hours of play, and the care of the golf course are the responsibility of the Golf Pro and the Golf Course Superintendent.

57 - The issuance of a rain check is determined by Management.

SLOW PLAY

58 - Slow play deprives others of the enjoyment of playing golf. Golfers MUST keep up with the group ahead. PLEASE play ready golf. Be prepared to hit when you arrive at your ball and take your putter with you when you are chipping from the far side of the green. (See Policy No. E-7.)

59 - Maximum playing time for 18 holes at Cross Creek is 3 hours and 30 minutes (front 9 in 1 hour, 30 minutes; back 9 in 2 hours). (See Policy E-7.)

60 - Ball hawking is forbidden. (See Policy E-7.)

61 - If a golf group fails to closely follow the preceding group, the golf ranger may require the group to pick up and advance to the hole immediately behind the golfers ahead. (See Policy E-7.)

USE OF GOLF CARTS AND CART PATHS

- 62 - An Association golf cart is restricted to the golf course, the cart paths, the area behind the cart barn, and the Clubhouse parking lot. NO cart is permitted beyond the boundary of the course defined by out-of-bound stakes when playing golf.
- 63 - No more than two persons and two golf bags are permitted on a golf cart at any time.
- 64 - Management determines when golf carts are restricted to cart paths only. To reduce damage to the course, PLEASE comply with these restrictions.
- 65 - CART PATHS ARE FOR CARTS ONLY. Activities such as walking, jogging, biking, skating, and walking of pets are prohibited on all portions of all cart paths at all times including when the course is closed. PLEASE use caution and courtesy where sidewalks are used by both carts and pedestrians.
- 66 - Except as provided in Policy E-9 applicable only to a golfer with a Handicap Privilege Flag, carts are NOT permitted within 30 feet of any green or on the side of the green opposite the cart path and are NOT permitted on any fairway beyond any sign or rope designating the cart departure point.
- 67 - PLEASE keep all four (4) wheels of the golf cart on the cart path at all times when parked near any tee and green or when carts are restricted to cart paths only.
- 68 A person under age 16 is NOT permitted to drive a golf cart unless pre-approved each time by the Golf Pro, the Assistant Golf Pro, or his/her designee.
- 69 - A personal golf cart is permitted provided all conditions detailed in Policy E-6 are met. An owner of a cart must have insurance and should consult this Policy before driving the cart within Cross Creek. A non-owner is prohibited from operating a personal cart at anytime except for cart movement on individual holes.

Association Office. A completed form must be delivered as soon as practical to the Association Office with a copy to Management. (See Policy G-10.)

10 - The Board, at its discretion, may charge the cost of repairing or replacing any Association property against the resident or guest found responsible for damage, breakage or removal of such property.

11 - Soliciting by any commercial vendor or by any religious, political or charitable organization on Association property is prohibited at all times unless approved by the Board. (See Policy H-1.)

SIGNS

12 - Throughout the community, many signs inform residents and guests of actions they may or may not take. PLEASE read, understand and follow these instructions at all times.

13 - Real Estate and other signs on Association property and at the front entrance are prohibited without prior written permission of the Board. Owners and Realtors should read Policy G-5, available at the Association office, and governing local documents before erecting any sign. Signs in violation of this Policy will be removed.

ISSUANCE AND USE OF MEMBERSHIP PRIVILEGE CARD

14 - Each resident (member or tenant) is entitled to a Photo ID Membership Privilege Card. However, no more than two Membership Privilege Cards per unit are issued for use at any one time. (See Policy C-1.)

15 - When practical, PLEASE carry your Membership Privilege Card at all times when on Association property. Loss of a card MUST be reported to the Association Office. A replacement card is issued for a fee. (See Policy C-1.)

4 - Any request for the removal of an alligator MUST be directed to the Master Board through the Association Office at 768-1166. (See Policy H-6.)

5 - Advertising or conducting a public sale such as a garage, rummage, or thrift sale is NOT permitted within any unit or on any portion of any property without the written authorization of the Board. (See Policy G-12.)

6 - Pets, where permitted by the rules and regulations of a member's Local Association, are not permitted to run free. They MUST be walked on leashes. All defecations MUST be immediately removed. Pets are NOT permitted in the Clubhouse or pool or tennis court areas or on the golf course at any time.

7 - The following are strictly FORBIDDEN at all times:

- a - Feeding or harassing alligators (state law);
- b - Fishing, wading, swimming, bathing, or boating in any lake;
- c - Walking, jogging, biking or skating on any portion of any golf course cart path;
- d - Parking overnight on any Association parking lot or property, Cross Creek Blvd., White Marsh Lane, Cold Stream Dr. or other private roads;
- e - A "For Sale" sign on any vehicle parked on Association property or on any street listed above;
- f - Parking on any street listed above with one or more wheels on the grass.

Note: A private road is any street in Cross Creek other than the three listed above.

8 - The Association is NOT responsible for the loss of or damage to any personal property of a member, tenant or guest on Association property.

9 - Any incident or accident involving personal injury or property damage on Association property or damage to Association property MUST be reported on an Incident Report Form available at the Pro Shop, Clubhouse Manager's Office or the

70 - The issuance, use, rules and privileges for a Handicap Flag are established by Policy E-9. A golfer requesting a handicap flag should ask for a copy of this Policy from the Pro Shop. A golfer with a Handicap Privilege Flag is required to abide by the rules of this Policy. The privileges of this Policy do NOT extend to any person who is not registered under this Program.

USE OF CHELSEA TEE TIME SYSTEM

71 - Excluding League play and special events, a resident may request a tee time through the Chelsea Tee Time System by dialing 768-6173. The printed instructions for this System are available from the Pro Shop.

72 - After assignment by the System, tee times are made through the Pro Shop.

73 - Any resident who obtains an assigned tee time and fails to use it may be penalized when obtaining future tee times. During prime season, contact the Pro Shop before 2:00 PM of the day before your tee time to avoid a penalty.

USE OF THE TENNIS COURTS

74 - Schedules for tennis play are recommended by the Tennis Committee and approved by the Board. Schedules are posted at the tennis courts and on the Tennis Bulletin Board located in the Clubhouse patio. The tennis court schedules provide adequate time for casual use of the courts by all residents including beginners. (See Policy F-1).

75 - Proper tennis attire is required when using the tennis courts.

76 - Use of the tennis courts is restricted to members or their overnight guests. Use of the courts by any other person or group is prohibited unless approved by the Board. (See Policy F-1.)

77 - The use of the tennis courts and the tennis court area is restricted to tennis. Activities such as skating, skate boarding, basketball, and walking of pets near the gazebo are forbidden at all times.

78 - With the exception of drinking water provided at the courts or bottled water brought by a player, food or beverage is NOT permitted on the courts.

79 - Tennis play and practice is limited to the hours between 7:30 AM and 9:00 PM. (See Policy F-1.)

80 - Parking is NOT permitted on Cross Creek Blvd. when space is available on the Cross Creek Ct. parking lot adjacent to the courts.

81 - In the evening, PLEASE turn off the lights upon completion of play.

82 - Personnel in the golf Pro Shop provide management of the tennis courts. Any problem with the facility should be brought to the attention of the Pro Shop.

USE OF THE POOL AREA

General - The Clubhouse Pool area rules are posted on the Clubhouse wall facing the pool. The spa rules are posted on the fence facing the spa. Many of these rules are required by Florida law. Before using the area or facility, each resident or guest is requested to read, understand and follow all of these rules. In addition, the following rule applies:

83 - At certain times of specific days, the pool is reserved for supervised aquatic exercises. Swimming or lounging in the pool during these periods is prohibited.

CONTENTS

	Page No.
General Rules	1
Signs	3
Issuance and Use of Membership Privilege Card	3
Use of a Unit	4
Guest Privileges	4
Use of Parking Lots	5
Use of the Clubhouse	5
Use of the Golf Course	7
Slow Play	9
Use of Golf Carts and Cart Paths	10
Use of the Chelsea Tee Time System	11
Use of the Tennis Courts	11
Use of the Pool Area	12

GENERAL RULES

1 - At all times and within all areas of Cross Creek, each resident (member or tenant) and guest MUST conduct himself/herself in an orderly fashion. Each person is strongly urged to refrain from profanity and vulgar, loud or obscene language. Each person MUST wear appropriate attire in accordance with acceptable practice for the particular function or facility and time of day. The dress code is enforced by the Association's Management Company.

2 - Any public display or temper accompanied by profanity or threat of physical harm or disrespect toward any resident, guest or employee of Management or Cross Creek may result in loss of recreational privileges.

3 - Residents and guests MUST respect all employees of Management and the Association at all times and are NOT permitted to reprimand or in any way interfere with their duties. Any complaint must be reported to Management or a Board Member.