

16319 P Road, Gravois Mills, MO 65037

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EXHIBIT A

Our Resort rules have been established for your personal comfort and safety. Please treat your fellow member as you would like to be treated.

RESORT RULES AND POLICIES

- BE RESPECTFUL and considerate of your neighbors.
- NO profane language or disorderly conduct.
- NO public indecency and NO public acts of lewd or indecent behavior.
- Quiet time is from 11PM to 8AM (Holiday weekend exceptions 12AM to 8AM).
- NO "noisy" work on Sunday (i.e., hammering, sawing, drilling, etc.) is permitted.
- CHILDREN: Guests/Members are responsible for all actions and behavior of their children. All
 children under the age of 12 years must be accompanied by an adult 18 years or older at all
 times.
- AFTER DARK: To ensure safety after dark, please carry a flashlight. No bike or scooter riding or driving vehicles without proper lighting after dark.
- All vehicles (watercraft, RV, and motorized) must be in good visual condition and it is the Members' responsibility to clean and maintain on a regular basis. Boat and RV owners are required to keep their boat or RV clean for the aesthetics of the Resort and the respect of their neighbors. Vehicles not meeting Resort standards may be refused service, asked to leave, or be removed. If necessary, the offending Member will receive one (1) warning to clean their boat or RV (or have it cleaned) and if the boat or RV is not cleaned in a timely manner the Member will be charged a \$5 per foot exterior washdown cleaning fee.
- Slips/Sites are to be kept clean and in good order throughout your stay.
- Speed limit is 10 MPH and failure to operate any vehicle within the speed limit may result in a \$100 fine and/or termination of your lease or rental agreement.
- Road rules and signage apply to ALL vehicles (including bikes and golf carts). Missouri state highway/road rules apply no unlicensed persons are allowed to operate a motorized vehicle on the property. Failure to obey these rules may result in a \$100 fine and/or termination of your lease or rental agreement.
- We kindly ask that you limit the driving of golf carts to get to your destination only and not for cruising around the Resort.
- Bicycle helmets are highly recommended while riding bicycles.

- NO high-performance off-road vehicles (such as dirt bikes, 4-wheelers, and UTV's) are allowed anywhere on the property unless pre-approved by Mermaid Cove management. Golf carts and scooters are allowed.
- NO unnecessary vehicle maintenance or oil changes are allowed on the property.
- Vehicles must have working headlights (flashlights are not allowed as headlights).
- All boats and vehicles must have Liability Insurance.
- Parking in designated areas ONLY. If you park in an area not designated for parking, then your vehicle may be towed at your expense.
- Please drive on roads only.
- Intoxicated operation of any vehicle or driving in an unsafe manner is not permitted. Failure to obey these rules may result in a \$100 fine and/or termination of your lease or rental agreement.
- Dumpsters are located throughout the Resort for your bagged household trash. Please break down/flatten cardboard boxes before disposal. Please do not drop bulk items (mattresses, furniture, etc.) in or around the dumpsters without approval.
- NO PLUG-IN ELECTRIC (SPACE) HEATERS are to be used on any boat or RV if the boat or RV is not occupied.
- If the owner of a boat or RV requires a service call and the issue is deemed the Member's responsibility, then the Member is liable for the cost of the service call.
- Boat and RV owners cannot leave their HVAC on while they are not staying at the Resort.
- NO dumping of any hazardous liquids in the ground or sewer (including oil or anything containing carcinogens).
- NO burning, spray-painting, sandblasting, or welding is allowed on the property.
- Smoking is allowed in designated areas only.
- PETS: Pets are allowed and are to be taken care of properly. Pets cannot be tied up outside of RV or slips and left unattended. Aggressive or barking dogs will not be permitted. Dogs must be walked with a leash. All pet droppings must be immediately picked up, bagged, and disposed of properly.
- NO SHOOTING of firearms or fireworks is allowed on the property.
- Fishing off a dock is only allowed by members and their guests who lease a slip on that dock. All other members and their guests can fish off the sea walls or at the boat ramp area.
- Fish cleaning at the Launch Ramp or elsewhere on the property is prohibited except in designated areas.
- LAUNDRY: Do not leave your laundry unattended, and/or transfer or remove your items promptly as a courtesy to others waiting to use the facilities. Change can be obtained in the Sea Store or the Office during business hours.

MARINA RULES AND POLICIES

- NO hanging storage in slips.
- Tenants may store personal watercraft (dinghies, jet skis, etc.) on their vessel or in the water ahead of them if under roof.
- NO CHARCOAL grills or smokers on the docks.
- NO adding unapproved power strips to dock electrical power sources (must use the power sources provided by Mermaid Cove) any exceptions must be approved by Mermaid Cove's electrician.
- There is to be *NO overuse of the power supplies* on individual slips (ex: multiple refrigerators plugged in is deemed over-usage).
- Gangways are communal property and not for personal use.
- All members must respect the fingers between the boats. These are common property.

- Any lighting added to the dock by members *must be approved by Mermaid Cove's electrician* (we highly recommend LED lighting only).
- PUMP OUTS: Pump out is to be operated by Mermaid Cove staff only. Member's will receive two (2) FREE pump outs per month. Any more than two pump outs a month will be charged at the regular rate.
- NO soaps or detergents (only biodegradable products) may be used on the docks. Pressure washing of a boat's deck or hull above the water line is permitted while the boat is in the water. Please be respectful of your neighbor's boat.
- The cove is NO WAKE.

CAMPGROUND RULES AND POLICIES

- On-site clotheslines must be portable and taken down when not in use.
- RV DECKS must complement the aesthetics of the park and cannot be used as an under-storage structure, shall be free standing, may not be attached to the RV, and cannot have a roof.
- NO PERMANENT fencing, anchors, structures, satellite dishes, or landscape is allowed at your site unless pre-approved by Mermaid Cove.
- All lawn ornaments, solar lights, etc. must be removed prior to mowing and trimming. Park will
 not mow/trim in areas where damage to guest property can readily occur and it will be the
 responsibility of the member to maintain these areas (including utility/pedestal areas).
- Boats, flatbed trailers, car dollies, or other non-approved trailers are not allowed to be stored on sites and must be stored in approved parking locations (only RV's, approved out-buildings, or golf carts can be stored on sites).
- Positive seal is required around sewer hose.
- Mermaid Cove will take care of all basic landscape maintenance including weed spraying, removing dead leaves, and gravel upkeep. However, any detail weed spraying that may be needed directly under an RV will be the member's responsibility. We will do our best but hesitate to spray weed kill under an RV because of possible harm to pets or personal plants, etc.

POOL RULES AND POLICIES

- There is NO LIFEGUARD ON DUTY at any time.
- Pool hours are posted 9AM to 9PM or dusk.
- Please obey posted pool rules.
- Pool area furniture is limited, and seating is on a "first come/first serve" basis. Please do not leave towels or other personal effects to reserve unattended seat(s).
- Any guests must be accompanied by a member.
- Children under the age of 12 must be accompanied by an adult 18 years or older.

TIKI BAR RULES AND POLICIES

- To purchase alcohol at the Tiki Bar a person must be 21 years old and provide valid identification.
- NO profane language or disorderly conduct.
- NO public indecency and NO public acts of lewd or indecent behavior.
- Bartender and/or management has the right to refuse service to anyone when deemed necessary.
- NO outside food or beverage is allowed in the Tiki Bar area during Tiki Bar hours.

ADDITIONAL RULES AND POLICIES

- Management reserves the right to remove offenders of Mermaid Cove Rules or Policies from the park.
- Management reserves the right of access onto any site for lawn maintenance, meter reading, or inspection.
- Management reserves the right to determine the appropriateness of all outdoor items and signage.
- Management reserves the right to refuse service to anyone.
- Management assumes no liability for personal injury, theft, or fire damage to vehicles, RVs, boats, or pets.
- All family, friends, and/or guests invited onto the property are required to understand and comply with Mermaid Cove Rules and Policies. Members are responsible for their guest's actions and safety while they are on the property.
- Rates and Policies are subject to change without notice.

SERVICE PROVIDERS AND VENDORS

- Mermaid Cove does not endorse or recommend any outside service providers or vendors. We
 recommend that all guests check to ensure service providers or vendors are licensed and
 insured. Service providers must submit a Certificate of Insurance to Mermaid Cove management
 before performing work on the property. Please feel free to contact us with any issues or
 assistance needed.
- Service providers, vendors, and non-member guests should report to the front office upon entry into the Resort.