

Pathfinder Village-St. Croix Owner's Association, Inc.

Mission Statement

Pathfinder Village-St. Croix is a private, year-round Recreational Park dedicated to excellence in the variety of activities for its lot owners, their guests, and other visitors; in maintaining a sound business operation; in encouraging respect for all peoples; and in fostering a positive relationship with our environment, while keeping abreast with the Recreational Park Industry."

Lot Owners Rules and Regulations May, 2005

Taken from Articles of Incorporation Article V, Section 11 Rules and Regulations

The Board of Directors or its Delegate shall, from time to time, consistent with this Declaration adopt, and the lot owners hereby agree to comply with, such rules and regulations ("Rules and Regulations") governing the use and enjoyment of the Common Areas and the Lots as the Board of Directors (or its Delegate) in its sole discretion deems appropriate or necessary to the preservation, orderly administration and enjoyment thereof. In connection therewith, the Board of Directors may establish a reasonable system of fines and penalties for infractions of this Declaration, By-Laws or Rules and Regulations promulgated hereunder.

I. Purpose

The purpose of these rules and regulations is to protect the individual lot owners rights to:

- * Provide a quiet, enjoyable, and safe use of their private property.
- * Have the common area, woods, fields, streams and activity centers controlled for the enjoyment of all.
- * Have a balance of order in the development and improvements of neighboring lots to enhance the overall beauty of their neighborhood.

II. Precedence

These rules and regulations supplement the Declaration of Covenants, Conditions, and Restrictions of Record and the By-laws. Lot owners will be involved in revisions of these rules and regulations through the actions of the Advisory Council and the Lot Owners Association Board of Directors.

A lot owner is defined as the person or persons whose name(s) are recorded on the deed of the property. All other individuals, family, or otherwise, are guests. (Decl. Article 2, Section 2)

III. Lot Violations

The Board of Directors, through their delegated staff, is responsible for seeing that the Village is operated for the enjoyment and safety of all lot owners. In the event of a violation, the following procedures will be followed, in the order listed, to the extent necessary to reconcile the violation. It is our hope that all violations can be reconciled in step "A" and cooperation will be received. In certain cases, it may become necessary to follow the additional steps listed if the previous step is not effective.

- A.** When deemed necessary, a fine may be assessed and a formal letter will be issued

from Pathfinder Village Administrator on behalf of the Board of Directors informing the lot owner of the violation(s). The Lot Owner will be allowed 15 days from the date of the letter to correct the violation and pay the assessed fines to the Association.

If fines are not paid or violations are not corrected within a timely manner determined by the Administrator or the Board of Directors, the Association will take the following actions against the lot owner. It is certainly hoped that such extremes will not be necessary; however, they will be used to protect the rights of the majority

1. Removal of electric meter(s) on all lots of the lot owner.
(There is a \$55.00 reconnect fee charged for each electric meter disconnected.)
2. Suspend all common area rights of the lot owner.
Suspend the rights of all guests, including entrance from the park.
3. Action taken by the Board of Directors to correct the violation.

The Association, through its staff, retains the right to enter upon privately owned lots to remove hazardous, unsightly or illegal items, or to determine if any of the rules contained herein have been violated.

IV. Operation Rules and Regulations

Some rules and regulations are necessary so that all of us have a firm understanding of good practices. Common sense dictates the following rules and regulations for the enjoyment and safety of all. The following rules & regulations are subject to the following fines structure.

- Guests
- A. **Identification:** Lot Owners and Guests must show valid identification when requested by Pathfinder Village Staff or Security. Any Lot Owner or Guest not willing to show proper identification is in violation of this ruling. Lot Owners may be fined for violation. Guests violating this ruling will be subject to trespassing charges and possible suspension from Pathfinder Village.
 - B. **Minors:** (under 18 years of age) will not be allowed to enter Pathfinder Village unless they are accompanied by a adult lot owner. Immediate family members over the age of 18 years may be allowed to use their parents property once they have written permission from the lot owner and approval from the Association Administrator.
 - C. **Security:** All lot owners and guests are required to enter through the controlled gate located at the main entrance of Pathfinder Village.
 - D. **Delinquent Lot Owners:** If you are the lot owner of record on more than one lot, and are more than 60 days delinquent in paying for Association Dues, Electric, Commercial Center bills, or Contract for Deed payments to the Association on one; you are considered as being delinquent on all lots.
 - E. **Gate Buttons:** A lot owner will be considered in violation of these rules should the lot

owner who is current in dues payments allow their gate button to be used by a lot owner whose dues are delinquent or is in violation with any rules and regulations.

- F. Quiet Hours:** Be considerate of your neighbors beginning at 10:30 p.m. Formal quiet hours are in effect between 12 midnight and 9 am. This includes the use of chainsaws, power tools, snowmobiles, motor bikes, or any other motorized equipment or vehicles that would disturb other lot owners or guests between the hours of 12 midnight to 9am. Chainsaws and power tools may be used between 8am and dusk on weekdays and 9am and dusk on weekends.
- G. One additional RV, or camping unit** may be used on a private lot for no more than 72 hours on holiday weekends. Holiday weekends are limited to Memorial Day, 4th of July, and Labor Day. All other weekends must have written permission from the Association Administrator. Any additional unit must be located entirely on the lot owners private property.

 - 1. Any lot used for overnight lodging must have a tent, pop-up trailer, travel trailer, or park model trailer on it.
- H. Campfires** must be kindled only in approved fire pits or barbecue devices. Seasonal campfire bans are in place from April 1 through May 1, or as deemed necessary by the Board of Directors or the Association Administrator to provide a safe and enjoyable environment.
- I. Household pets:** Lot Owners must keep their pets under control and on their own lot at all times. Guests must keep their pets on a leash at all times. Barking dogs will be considered a Noise Ordinance Violation. Loose animals of any kind will be considered abandoned, and turned over to the local animal control agency.

 - 1. Outdoor pet kennels of any kind are not allowed.
- J. Activities that disturb neighbors:** will be addressed as Noise Ordinance Violations. We would like to live according to the golden rules of neighborly good taste.
- K. Insurance:** It is the responsibility of each lot owner to carry adequate liability insurance and personal coverage on all property and vehicles.
- L. Garbage Disposal Information:** A large, central compactor and recycling site is located in the Dryland Marina area. The Dryland Marina area is completely fenced and locked. The "Open" hours, staffed by PV employees, are clearly posted around the Park and in the Weekender. Please do not dump anything but trees, brush and leaves in the burn pile.
- M. Clothes Drying Racks & Lines** are prohibited.
- N. Power Tools:** Please restrict the use of power tools and other construction noise to the

hours of 9am until dusk on weekends, and 8am until dusk on weekdays.

- O. Bug Killers:** "Zap-Zap" bug killers may be used from 9 am until 10:30 p.m.
- P. Great Hall / Clubhouse Rental:** A \$100.00 deposit shall be charged on all private functions held at the Great Hall or Clubhouse. . A portion of the deposit will be returned if the Hall is cleaned up after the function. Evening functions shall be open to all Pathfinder lot owners. Contact the Park Office for reservations. Association functions including Recreation Events shall have priority over any rental of the Great Hall or Clubhouse.
- Q. Signs,** other than a family name and lot number are not permitted on a lot.
- R. Alcoholic Beverages:** Activities and functions designated "family" or "children welcome" will be dry, No Alcoholic Beverages. Adult designated functions may be BYOB when specifically indicated by the Pathfinder staff.
At the discretion of Management or Security you may be asked to leave the "commons area" because of intoxication.
- S. Storage on Lots:**
1. Golf carts and mini-bikes may be stored on your lot during the winter.
 2. Snowmobiles are not to be stored on your lot during the summer.
 3. Boats, vehicles, utility trailers may be stored, if used every 5 days.
 4. If a complaint is brought to the Administrator concerning storage from a different party, the matter will be brought before the Board of Directors for action.
(Dec. Art. V, Sec. 9)
 5. All Motor Vehicles stored on your lot must have valid registration, liability insurance and up to date state issued license plates.
 6. Canopies / Shelters must comply with the Rules & Regulations listed under **IX.**
- Lot Improvement and Construction Rules - Item D "Canopies / Shelters"**
- T. Swimming Pool Rules:** are listed at the pool. Smoking is not allowed within 15 feet of any pool. Violators will be removed from the pool area. No pets of any kind will be allowed within the fenced area of the pool.
- U. Guests:** Your guests are always welcome. As an Association Member, you are solely responsible for the actions of your guest(s). Please inform them of the Pathfinder Village

Rules. A lot owner, or previous lot owner, who is delinquent in dues or owes the Association money, cannot be listed as a guest of yours in order for them to obtain entrance to the Park. Guest cards must be properly filled out and returned to the Park office. Inquiring guests not listed on your Guest cards will not be allowed to enter the Park.

1. All Guests must show valid identification when requested by Pathfinder Village Staff or Security. Any Guest not willing to show proper identification is in violation of this ruling. Guests violating this ruling will be subject to trespassing charges and possible suspension from Pathfinder Village.
2. Pathfinder Village retains the right to refuse admittance to a guest whose conduct on previous visits was not in accordance with the rules.

V. Outboard Motors: Electric motors are welcome in the Pathfinder River. No gas operated outboards.

W. Fish: All Minnesota laws pertaining to fishing are in effect in Pathfinder Village. Minimum length on bass taken is 12". In addition, absolutely no live minnows may be used in our waterway. This is necessary to protect our managed fish crop from unwanted competition.

X. Hunting, Trapping, Loaded Weapons, Discharge of Firearms, & BB Guns are prohibited within the borders of Pathfinder Village. All prohibited firearms, and or weapons will be confiscated and turned over to local law enforcement agencies. Archery equipment is allowed only at the Archery target range which is located behind the Mini Storage. Entrance into St. Croix State Park from Pathfinder Village is prohibited. The Department of Natural Resources will be contacted immediately upon violation.

Y. Recreation Vehicles: As of April 7, 1981, only originally manufactured recreational vehicle units will be allowed in the park. This includes all "Recreational Vehicles" such as park models, camping trailers, fifth wheel trailers, pop up trailers, and motor homes. Prohibited trailers or vehicles would include old wheeled mobile homes originally used for such purposes as construction site houses, circus travel houses, etc. Any unit brought into Pathfinder Village must be manufactured not more than 20 years prior to the current date. Units located in Pathfinder Village in 1981 which did not meet the "originally manufactured recreational vehicle" standard will be "grand fathered" to the lot where they are presently located and to the present lot owner, only if they are maintained and kept up in an acceptable manner. Should the 1981 lot owner of record sell the vehicle or the lot, the vehicle will no longer be "grand fathered" for the new lot owner, and said vehicle will be removed from Pathfinder Village. Maximum recreational vehicle area is 400 sq. ft. Recreation Vehicles that are older than 20 years will require inspections by the Board of Directors if the trailer is sold or changes ownership in any way.

1. Pathfinder Village reserves the right to inspect, and remove any recreational vehicle that appears to be damaged, a hazard, or not maintained in an acceptable matter

regardless of the age of the unit.

2. All Recreation Vehicles must have valid registration, liability insurance and up to date state issued license plates.
 3. Trailers will be re-inspected as deemed necessary by the Board of Directors or Association Administrator.
- Z. Satellite Dishes:** Only manufactured satellite dishes measuring 23 inches or less in diameter that are mounted on an RV or living space will be allowed in the Park. All Satellite Dishes must be located entirely on your private lot. Tree removal or pruning of trees on common ground is prohibited.
- AA. Damages:** The Common Area is owned by all. Damage to Private Property and Common Area or willful or negligent acts of a lot owner or its guests are the responsibility of that lot owner(s). Cost of repairing damages will be assessed to the responsible lot owner(s). Pathfinder Village will not be responsible for damages on private property caused by acts of God, or willful and negligent acts of others.
- BB. Golf Course and Mini-Golf Course:** Pathfinder Village is not responsible for any damage to private property caused by golfers or golfballs. The Golf Course and Mini-Golf Course have their own Rules and Regulations. Please check at the Golf Club House and the Mini-Golf Caddy Shack for rules pertaining to those areas.
- CC. Advertising:**
1. Individual lot owners may post their business cards on the Club House bulletin board.
 2. Individuals or groups may not advertise or show products to other individuals or groups using common property without prior approval from the Board of Directors.
 3. Individuals may advertise items for sale by placing a dated 3 x 5 index card on the bulletin board in the Club House. **No lots may be advertised in this manner.**
 4. Individuals may not use Pathfinder's telephone number for the selling of products, services or miscellaneous articles in or outside the park.
- DD. Teen Curfew** Both the Lot Owner and the parents of the minor will be responsible for ensuring that all persons under the age of 18 must be on their OWN lot between 12 midnight and sunrise. Lot Owners will also be responsible for ensuring that all of their guests under the age of 18 are not in violation of this curfew ruling.
- EE. Fund Raising:** The following guidelines shall apply to groups wanting to raise money:
1. Clubs such as women's club, medical committee, retirees, golf club, etc., may have fund raising events for the whole park by scheduling them with the Recreation

- Director. Scheduled recreation activities shall have priority.
2. Clubs may have fund raising events at any time for members only at their regular meetings.
 3. All groups using common area facilities such as the Golf Course, Great Hall or Clubhouse must have prior approval from the Board of Directors before a fund raising event is scheduled or held.

FF. Disrespectful Behavior by Lot Owners: Individuals who are physically or verbally abusive to the staff, Board of Directors, Security Members, or volunteers will be violation of these rules and subject to appropriate fines. .

GG. “Disorderly Conduct” is prohibited, which would include the following:

1. Fighting
2. Use of profane language.
3. Playing loud music or noises disturbing others.
4. Any conduct that would cause fear or alarm to others.

HH. “Maintaining a Disorderly House” is prohibited, which would include the following:

1. Allowing unsupervised juveniles to congregate.
2. Permitting loud music, loud conversations or other noise that disturbs others.

II. “Unlawful Assembly” is prohibited, which would include the following:

1. Being present at a disorderly house.
2. Being present at any gathering where prohibited activity is taking place.
3. Remaining present at a location after Security / Staff has deemed it to be an unlawful assembly.

V. Guest Site Reservations:

Guests using the guest camping sites will pay a nominal fee for the site usage. The following regulations apply:

- A.** The reservation must be made by the lot owner.

- B. The lot owner is responsible for their guests' actions and unpaid charges.
- C. All guest sites are required to be guaranteed at the time of reservation with a major credit card. Guest sites for holiday weekends will be charged each day for no-shows. Guest sites for non-holiday weekends will only be charged one night for no-shows. To cancel a reservation, you or your guest must call 72 hours before check-in time (using 12 noon as check-in) this does not apply to Holiday Weekends. Holiday Weekends must be canceled one week prior to the arrival date or charges will apply if not re-rented.
- D. If you fail to cancel 72 hours prior to check-in, you must pay the set fee for one night of camping for each reservation. This must be paid at or mailed to the Park Office within 7 days.
- E. If you fail to pay and we have to bill you, a billing fee will be added.
- F. These bills will be treated as any other Commercial Center bills with the policies that apply to them.
- G. To ensure the enjoyment and safety of everyone, inform your guests of the rules listed:
 1. Guest sites may not be reserved for anyone under the age of 18.
 2. Access into privately owned lots is prohibited.
 3. **Quiet hours:** Be considerate of your neighbors and observe quiet hours beginning at 10:30 p.m. Formal quiet hours are in effect between 12 midnight and 9 am.
 4. Pets **must** be leashed at all times. Barking dogs will be considered a violation.
 5. Campfires must be kindled only in approved fire pits or barbecue devices. Fire bans will apply from April 1 through May 1 .
 6. Golf carts, Mini-bikes, ATV's, or any other motorized vehicles will not be allowed to be operated by guests within Pathfinder Village.
 7. Your guest must be 21 years old to have **Alcoholic** beverages on the guest site.
 8. Dispose of trash in the centralized compactor. It is located behind the shop at the maintenance area of Pathfinder Village. Hours are posted on the sign in that area.
 9. Please recycle. There are aluminum can receptacles located throughout the Park. There are also recycling bins by the compactor.
 10. Anyone under 18 years of age must have adult supervision present.
 11. If the Rules are not adhered to, your guest will be ejected from Pathfinder Village. .
 12. The guest site must be vacated by 11 am on the departure date.

VI. Vehicle and Traffic Rules: Some rules and regulations are necessary so that all of us have a firm understanding of good practices. Common sense dictates the following rules and regulations for the enjoyment and safety of all. The following rules & regulations are subject to the fine structure attached. Individuals with three or more driving violations will lose their driving privileges for the

remainder of the season, or other consequences as determined by the Board of Directors or its delegate. All individuals with traffic violations are required to repeat the Pathfinder Village Safety Course prior to driving in Pathfinder Village again. A fourth violation of Pathfinder Village Traffic Rules will require court injunction .

Lot Owners and guests must read, and agree to abide by the following rules:

1. Pedestrians have the right-of-way.
2. Speed limit is 10 m.p.h. or less.
3. Operators of automobiles shall have a valid state driver's license. Drivers with a state issued learners permit must be accompanied by a licensed parent or guardian when operating a motor vehicle within Pathfinder Village .
4. State Park access is illegal across Pathfinder/St. Croix State Park boundaries.
5. Snowmobiles and ATV's are to be operated in accordance with Minnesota State Laws. Six (6) inches of snow is the required depth before riding any snowmobile on common ground or open fields. ATV's may only be operated on main roadways and the rally area. The Pathfinder River and roped off areas on the golf course are off limits to all motorized vehicles.
6. Lot Owners / Operators of mini-bikes, motorcycles, ATV's, golf carts and go-carts must read, sign, and agree to abide by the following rules:
7. Must obey all posted speed limits. All drivers are required to stop for Security or Staff members when requested. Presenting valid identification will be required
8. Driving is permitted on the main roads only. Main roads are those that give access to park facilities (Club House/Country Store, Great Hall, Park Office, bath houses, and the rally area). Driving in not permitted on common ground or walking trails.
9. All vehicles must meet Pathfinder's Noise Standards.
10. Driving is not allowed on the golf course unless the operators of the cart are actually playing golf, or have been given prior authorization .
11. All ATV's, Mini bikes, Dirt Bikes and Golf Carts must have Pathfinder License Plates visible at all times. All license plates must be fastened on rear of the vehicle and must not be obstructed at any time. Proof of insurance will be required each year upon registering the vehicle for that season. All ATV's are also required to have a State issued license.
12. There is an initial registration fee which will include the cost of the registration plate and

number for all vehicles.

13. There is a renewal registration fee every year after the initial registration and the same plate may be used, as long as the plate is in good condition. Replacement plates can be purchased.
14. Unauthorized vehicles are not allowed on the Commons or the Golf Course. The lot owner will be issued a fine and the costs of restoration for driving an unauthorized vehicle on the Golf Course or common ground.
15. Pathfinder Village recommends that anyone under the age of 12 will not operate ATV's (All Terrain Vehicles) The parent or legal Guardian will be held responsible for any injury to the minor child and will also be responsible for any damage caused by the minor child.
16. Any individual operating an ATV, Dirt Bike, Mini Bike between the ages of 12 & 16 must have proof that they attended the Pathfinder Village safety course. Have written consent from Parent, Grandparent, or Legal Guardian and must carry Pathfinder Village ID card.
17. All drivers of Golf carts, ATV's, Mini-bikes, Dirt bikes and Go-Carts must be able to reach both the gas and brake pedals while firmly seated. Golf carts may only be operated if the driver and passengers are seated on the actual seat or seats. No passengers will be allowed to stand on any vehicle. The driver and passengers must remain entirely within the confines of the golf cart at all times that the golf cart is moving.
18. Any individual under the age of 18 is required by Minnesota State Law to wear a helmet while operating an ATV, Mini Bike, Dirt Bike or Go-cart. The parent or legal guardian will be held responsible for any injury to the minor child and will also be responsible for any damage caused by the minor child.
19. Only one person is allowed to ride on a Mini bike or Dirt Bike. Lot Owners will be held responsible for injury or damage caused by double riding on a Mini Bike or Dirt Bike. A parent or guardian may operate an all-terrain vehicle "ATV" carrying one passenger who is under 16 years of age and who wears a safety helmet approved by the commissioner of public safety. "Guardian" means a legal guardian of a person under age 16, or a person 18 or older who has been authorized by the parent or legal guardian to supervise the person under age 16.
20. Go-carts must meet the minimum requirements approved by the Board of Directors before they are operated within the boundaries of Pathfinder Village. Contact Pathfinder Village Park Office for current requirements.
21. Dune Buggies that are not licensed by a state authority will **NOT** be allowed to be operated within the boundaries of Pathfinder Village.
22. Individuals may ride in the "Rally Area" at their own risk, with approved vehicles and proper safety equipment. The parent or legal guardian will be held responsible for any

injury to the minor child and will also be responsible for any damage caused by the minor child. Operators of ATV's, mini-bikes and dirt bikes may not carry passengers in the Rally Area. The Rally Area is closed nightly at dusk. Individuals trespassing in the Rally Area after hours will be fined accordingly.

23. Golf carts and bicycles are not allowed in the Rally Area.
24. No vehicles will be driven by individuals under the age of 18 after midnight within the boundaries of Pathfinder Village.
25. All ATV's, Mini Bikes, and Dirt Bikes must have at least one operating Headlight and Taillight that are permanently mounted if they are operated after dusk.
26. All Golf Carts and Go-Carts are required to have "Two" operating Headlights and "Two" operating Taillights that are permanently mounted if they are to be operated after dusk.
27. Anyone under the age of 16 or that is not a licensed driver must have a Pathfinder Village ID to operate a ATV, Golf Cart, Mini -Bike, Dirt Bike or Go-Cart within the boundaries of Pathfinder Village.
28. Any motorized vehicles that does not have proper operating systems such as steering, brakes, and lights will not be allowed to be operated within Pathfinder Village.
29. "Exhibition Driving" is prohibited. The following operation will be deemed a violation.
 1. Any vehicle accelerating rapidly enough to throw gravel or leave obvious marks on the roadway.
 2. Power turns or wheelies
30. Driving left of the roadway center is prohibited.
31. Two vehicles driving side by side is prohibited.
32. Dangerous operations of a vehicle is prohibited, which would include the following:
 1. Speed in excess of 30 mph.
 2. Any excessive speed resulting in an accident.
 3. Any abrupt stopping or excessive speed turns or U-turns.
 4. Operation of a golf cart with over 5 occupants.
 5. Operation of a golf cart without all occupants seated.

6. Operation of any vehicle while obviously impaired by alcohol or drugs.
 7. Any operation of a vehicle exposing other persons or property to injury or damage.
 8. Attempting to elude Security by failing to stop a vehicle when signaled to do so.
33. No open bottle and / or consuming alcoholic beverages on any road.
 34. Vehicles exiting a cul-de-sac shall stop and yield right of way to others.
 35. No joy riding in and out of cul-de-sacs.
 36. Pedestrians are prohibited from entering the Rally Area.
 37. Rally Area will be closed to all persons at sunset. No loitering in and around the postal boxes after the Rally Area is closed.
 38. The “Teen Center” is closed to all persons at 11:30pm unless previously reserved for a private function through the Park Office.
 39. No un-licensed or inoperative vehicle shall be parked, kept or stored on any lot. No vehicle shall be at anytime in the state of disrepair or disassembly, or in the process of being stripped or dismantled. Painting of any vehicle is prohibited.

VIII. Dryland Marina, Mini Storage Facility, and Barn Rental

Any lot owner that is in default on storage fees will be given written notice by the Association that the account must be brought current within thirty (30) days. If the account is still delinquent after the thirty day notice, the contents will be removed and the storage unit will be re-rented. Additional moving fees may be charged to the lot owner for removing articles from the space.

- A. Rental space is available through the Park Office. All storage units will be billed April 1st and will be due by June 1st.
- B. Rental space must be neat and orderly.
- C. Violation letters will be sent to lot owners notifying them of any problems.
 1. Lot owner has 10 days to clean up the rental space.
 2. If management has to clean up the rental space, the lot owner will be charged.
- D. If you sell for lot, you forfeit the rental space.
- E. There will be no storage of hazardous waste or materials.
- F. No refunds.

Reference from the Articles of Incorporation

**Article III.
Purposes and Powers**

(b) Fix, levy, collect and enforce payment by any lawful means, all charges, late fees, fines or assessments against the Properties, to pay all expenses in connection therewith and all office and other expenses

incident to the conduct of the business of the Association, including all licenses, taxes or governmental charges levied against the Association;

Reference from the Articles of Incorporation

Article VI **Environmental Planning**

Except as specifically authorized by Rule or Regulation, no building, deck, screen house, sun porch, patio, fence, wall, exterior lighting, or other structure shall be commenced, erected or maintained upon any lot until the plans and specifications therefore showing the nature, kind, shape, height, materials and location of the same shall have been submitted to and approved in writing as to harmony of external design and location in relation to surrounding structures and topography by the Board of Directors of the Association or its Delegate. Nothing in this Article shall permit any thing or structure not permitted by Article V of this Declaration.

IX. Lot Improvement and Construction Rules

In a Recreational Vehicle Park like Pathfinder Village, the action of your neighbor in developing his lot could affect your enjoyment of your lot (and vice-versa). Uniform rules are needed to ensure the fullest measure of fun and long term aesthetics within the cul-de-sac. Common sense dictates the following rules and regulations for the enjoyment and safety of all. The following rules & regulations are subject to the following fine structure.

- A. Plans and Building Permits** All plans for improvements must be submitted in written form to the Park Office and a permit application filled out.
 - 1. All permits may have a 7 day waiting period.
 - 2. Fees must be paid at the time of application.
 - 3. See reverse side of all permits regarding rules for improvements.
 - 4. Any structure being moved onto a lot requires a permit.
 - 5. If you have questions, please contact the Administrator.
 - 6. Installation of Electrical devices and wiring will require a Minnesota State electrical permit prior to Pathfinder Village authorizing the Building Permit.

- B. Specifications** for living space, sun porches, roofs over trailers, sheds, cement slabs, and decks may change upon action by the Board of Directors. Check with the Park Office for current specifications when you plan to improve your lot.

- C. Denial of Permits** Any infractions of the rules must be corrected before any new permits are issued to lot owners or builders. It is the lot owners responsibility to see that the proper permits are obtained and approved, and that any construction is according to the rules.

- D. Canopies / Shelters** are required to comply with the following regulations.
1. Canopies / Shelters cannot be greater than 10ft. x 20 ft.
 2. Canopies / Shelters cannot have solid sides from May 1st through October 1st
 3. Canopies / Shelters must be maintained in good appearance, If a Canopy is determined to be in poor condition by the Board of Directors or it delegate, the Association may remove the Canopy from the lot after proper notice has been given to the lot owner.
 4. Canopies / Shelters must be located entirely on the owner's lot.
- E. Plastic may be used** to enclose screened areas between October 1 and May 1.
- F. All Covers or Tarps** must be removed from trailers, screen houses and sheds between May 1st and October 1st.
- G. Fences** must be 80% open, maximum height of 36", constructed of natural wood with natural wood finish or earth tone colors. If a lot owner owns two or more adjacent lots, he or she may construct a fence on the commons between the two lots. Chain link fences are prohibited.
- H. Underground construction** is prohibited. Storm Shelters may be installed with proper variance from the Board of Directors.
- I. Refrigerators** must be secured inside your RV, living space, or shed. Refrigerators are not allowed on decks or in plain view.
- J. Sewage Systems and Holding Tanks**
1. No individual sewage disposal systems shall be installed.
 2. No gray water shall be dumped into a gray water tank, or onto the ground.
 3. All plumbing discharges must be collected in a storage tank permanently mounted on the recreational vehicle, or in a holding tank that is approved by the State of Minnesota. Gray water tanks are not allowed within the boundaries of Pathfinder Village. All holdings tanks must be located on the lot owners private property. Waste collection tanks cannot be shared by adjoining lots
- K. Wells**
1. Must be approved by the Board of Directors prior to installation.
 2. Must be installed by a state-licensed well driller.
 3. Water must be tested by the State of Minnesota.
 4. Well must be on your property.
 5. Any property damaged during the installation will be repaired by the lot owner and have approval from the Association Administrator.
 6. Sand Points are considered a well and must comply with all State requirements. Pathfinder Village requires that all Sand Points wells must be installed by licensed

well driller and inspected by the State of Minnesota.

L. Utility Lines & LP Tanks A lot owner who owns an adjacent lot may cross the commons between the two lots with lines from an approved well once an easement is granted by the Board of Directors. Lot Owners must have their LP Tanks located entirely on their own private property. LP Tanks are not allowed to be on common ground. Lot Owners are not allowed to run any type of electrical service through common ground to other privately owned lots. For safety reasons the Board of Directors may require the Administrator or staff to disconnect electrical service to lot(s) in violation of this ruling. All refillable propane tanks are required to have OPD values installed on tanks.

M. Lot Maintenance & Cleanup

1. Lot owners shall maintain their respective lots in a neat and reasonable manner including, but not limited to, garbage and trash removal. No lot owner shall store, nor allow to be stored on their lot, any item or thing which is or which causes a nuisance or annoyance to any other lot owner.
2. In the event a lot owner fails to maintain their lot or causes or allows an annoyance or nuisance in violation of this provision, the Association, through Management, shall give written notice of the violation to the lot owner of record, at the address on file with the Association, together with a statement setting forth the corrective measure required to eliminate the violation and the lot owner's rights of appeal. The lot owner of the lot in question shall have ten (10) days from the date of receipt of the written notice to correct the violation or appeal of the notice.
3. If the lot owner fails to correct the violation or the deficiency or fails to seek an appeal of the notice within the ten (10) day period, the lot owner shall be subject to a fine or fines for each violation as provided in these Rules.
4. In the event the lot owner(s) fails or refuses to correct a violation or fails to appeal the alleged violation pursuant to these Rules within the time period allowed, the Association, through Management, shall have the authority to enter the lot and correct the violation. The lot owner(s) will be obligated to pay the Association the reasonable cost of making such corrections.
5. The exterior of all structures shall be maintained in good repair, structurally sound and sanitary so as not to pose a threat to others. All structures shall be kept free from rodent harborage and infestation. All structures shall be free from any accumulation of rubbish or trash. Lots may not be used to store construction materials or appliances.

N. Common Ground

1. No permanent structures shall be on common ground.
2. No lot owner shall have any personal property on common ground.
3. Lot owners with lots on the river may mow the common ground to the river.

4. Lot owners may mow the common ground between their lot and cul-de-sac.
5. No person shall willfully or wantonly damage, mutilate or deface any interior or exterior surface of any structure, building or signs in Pathfinder Village. It shall be the responsibility of the lot owner to restore said surface to an approved state of maintenance and repair

O. Electrical Work: Only Minnesota State licensed Master Electrical Contractors are authorized to work on the electrical pedestals in Pathfinder Village. Building permits do not include electrical wiring. A separate “Request for Inspection” must be filed with the State Board of Electricity at or before commencement of any electrical wiring that is required by law to be inspected. “A Request of Inspection” is an affidavit, filed by the owner, that he / she is physically going to perform all of the electrical work and that the person owns and occupies his residence or owns and will occupy his residence upon completion of construction. An owner may not install electrical wiring on property that is rented, leased, or occupied by others. All wiring in mobile home parks must be performed by licensed electrical contractors. Persons other than the owner performing electrical work under the “**Request for Inspection**” signed by the owner, and persons who file fraudulent Inspections forms, will be prosecuted. . Information on obtaining electrical permits and “Requests for Inspections are available at the Park Office.

P. 50 AMP Service

1. Installation for this service must be approved by the Board of Directors.
2. Installation must be done by a licensed Master Electrical Contractor and Inspected by the State Electrical Inspector.
3. An Agreement must be understood and signed by the Lot Owner and the Association.
4. A \$400.00 fee must be paid to the Association prior to installation.

Q. Metal Roofing: Metal roofing is an approved material for roofing. Pathfinder Village will require certain limitations and require you to follow the manufactures installation requirements. Other requirements are listed on Building Permits

X. Returned Checks

1. Lot owners who have checks returned to Pathfinder Village by their banks have 10 working days to send a cashier's check or money order to cover the check plus the returned check fee of \$25.00 or as deemed necessary by the Board of Directors.
2. If you fail to do so your electric meter will be disconnected and you will be responsible for paying a connection fee in addition to the check charges. Pathfinder Village is not responsible for any damages due to meter disconnection.
3. In the event you have written the check to avoid having your meter disconnected to begin with, or to reconnect the meter because of a delinquent bill, the meter will be disconnected immediately upon receipt of the returned check from the bank. A

- disconnecting/ connection fee will be applied to your account at that time.
4. Pathfinder Village is not responsible for late payments due to mail service.

XI. Commercial Center Billing Policy

1. All materials must be paid in full prior to delivery of products.
2. All labor and machine charges must be paid in full prior to any work beginning.
3. The Commercial Center will accept Cash, Check and Credit Cards for all purchases.

XII. Electric Meters/Billing

Every individual lot in Pathfinder Village has an electric meter. The meters are read twice each year, in April and October. Bills are calculated and sent out from the Administration Office following those readings. Some information for you to know:

1. Billing criteria is: 54 kw used during the usage period, or
A minimum bill of \$5.00 if you have a previous balance.
2. Bills are due and payable to Pathfinder Village upon receipt.
3. Bills not paid in 45 days are subject to a \$5.00 billing fee.
4. Payments are due in the Administration Office on the 28th of each month to avoid further billing and finance charges.
5. Once applied, finance charges and billing fees are not removed from the account.
6. Subsequent billings are subject to 1.5% finance charge per month on the unpaid balance.
7. Lot owners who fail to pay their electric bills within 60 days of the original billing date will have their meters disconnected. They will be responsible to pay a disconnection / connection fee in addition to the existing bill in order to have service restored.
8. Pathfinder Village is not responsible for late payments due to mail service.
9. **Pathfinder Village will not be responsible for any damages due to the disconnection of electric meters.**

XIII. Lot Purchase Through Pine County Land Auction

1. All lots purchased through Pine County are subject to a \$600.00 Capital Improvement Fee plus pro-rated Association Dues from the purchase date for that calendar year.
2. Purchase of any undeveloped lots within Pathfinder Village will be accessed a minimum of \$5000.00 for Capital Improvements. "Undeveloped Lots" would be lots without Electric Meters, Water or Road Access.

XIV. Noise Ordinance Enforcement Provisions

The following provisions will be employed as necessary to deal with violations of the Pathfinder Village Noise Ordinance.

1. **Conditions of Excessive Noise**
2. **Noise by pets.**
3. **Noise by the occupants of the lot.**
4. **Noise created by equipment being used on the lot.**

First Violation. Upon receipt of a complaint involving excessive noise either by pets, occupants of a lot and/or equipment being operated by them, Security or Management will visit the offending lot, verify the complaint, and inform the lot owner and/or the occupants of the violation, the rules governing the violation, and will leave a copy of the Noise Ordinance. Management **may also levy a fine up to \$100.00** while attempting to solicit cooperation to preclude further occurrences. A confirming notice of the violation will be sent to the lot owner(s) within 72 hours requesting their cooperation in preventing any additional violations of the Noise Ordinance. The lot owner(s) will also be informed that a second violation for the season will result in the issuance of a citation.

Second Violation. If, despite the action taken above, a second violation occurs resulting in another visit to the offending lot, a warning will be given and a citation issued. The citation will stipulate a fine of **\$200.00**. Within 72 hours a confirmation of the violation will be sent by certified mail to the lot owner(s).

Third Violation. Upon the third violation of the season, a citation will be issued and a **\$500.00** fine will be levied. If the fine is not paid within ten (10) days of the violation, the electric meter will be disconnected. Within 72 hours a confirmation of the violation will be sent by certified mail to the lot owner(s).

Further Violations. Any further violation of the Noise Ordinance will be treated as flagrant defiance. A citation will be issued, a **\$700.00** fine will be levied (assessed), the Sheriff will be called, and the lot's electric meter will be disconnected for the season. If it becomes necessary to pursue this matter in court to obtain compliance, the lot owner(s) will be responsible for any court costs incurred by the Association.

XV. Removal of Common Ground Trees

1. The Association is responsible for all trees removed by Staff. If a tree is deemed too close to a piece of personal property for safe removal, the lot owner will be required to move the property out of the way or pay an outside contractor for the tree removal. To remove live trees, lot owners must have prior approval from Pathfinder Administration or the Board of Directors.
2. Personal property damaged by any tree on common ground through acts of nature or during the course of removal (except by Pathfinder Village) will be assumed by the property owner.

XVI: Message Delivery Policy

1. Messages are called out over the CB radio as soon as they are received.

2. If there is no answer, the message is posted on the Message Board outside the Park Office. It will remain on the board for 5 days.
3. During the summer season messages that have not been responded to will be called out again shortly before 5 p.m.
4. All emergency messages will be hand delivered. A fee will be charged for delivery of non-emergency messages or packages.

XVII. Mail for Lot Owners

1. Owners may arrange with the Hinckley Post Office for mail service.
2. If you plan to be here one month or less, and are expecting mail, please request that it be sent to General Delivery, Hinckley, 55037. You may pick it up at the Post Office.
3. Mail that is received for lot owners will be posted on the Message Board at the Park Office.

XVIII. Packages

1. Packages sent through the mail are left by the mail carrier in the box by the mailboxes.
2. Packages from UPS, or other service, are left at one of the offices.
3. The lot owner will be called on the CB radio when the package is received.
4. If there is no answer, a message is posted on the Message Board outside the Park Office.
5. You may pick up your package during posted office hours.

XIX. Water Availability

1. Water is turned on by the first weekend in May.
2. Water is shut off on the first Monday in October.
3. There is water available in the park during the remainder of the year. Please check at the Park Office for locations.

XX. Questions or Concerns on Rules and Regulations

It is our hope that the Rules and Regulations of the Association make Pathfinder Village a pleasant place for everyone. However, if you have questions in regard to any of the Rules and Regulations of the Park, please contact the Administration Office.

XI. Rules and Regulations for Home Based Occupations in the Park Effective January 1, 1997

Definition of a Home Based Occupation: Any gainful occupation or profession engaged in by an occupant of a recreational dwelling unit which is clearly incidental to the use of the recreational dwelling unit for seasonal campstead purposes.

Home Based Occupations must meet the following requirements:

1. There will be no exterior display or sign or graphics directly or indirectly advertising the home based occupation.

2. All equipment, inventory and materials used in the occupation will be stored and utilized within an enclosed structure on the campstead lot.
3. No manufacturing or repair business shall be allowed and no mechanical or electrical equipment not customarily found on a campstead lot shall be employed, installed or maintained.
4. No one will park or store more than one vehicle of not more than 3/4 ton capacity incidental to a home based occupation on a campstead lot overnight.
5. All customers, suppliers, and business invitees must park on the lot of the business owner.
6. The occupation will be carried on or conducted only by the lot owner (s) residing on the campstead lot.
7. The structure housing the home based occupation will conform to the building requirements of the Association.
8. Operation of the home based occupation will not be apparent from the Pathfinder Village roadways or Pathfinder Village common areas.
9. The Association will use its best efforts to provide storage space for a fee within Pathfinder Village to permit the storage of equipment, inventory, and materials utilized in the home based occupation which may not be maintained on a recreational campstead lot in a manner consistent with these guidelines.
10. There will be no businesses involved in the breeding, raising, selling, renting, or buying of animals.
11. No smoke, odor, liquid, or solid waste shall be emitted from the home based occupation.
12. There will be no storage of hazardous waste on the owners lot or common ground.
13. There will be no door to door solicitation allowed.
14. Failure to stay within these requirements will result in a violation:
 - a. First Violation:
 1. Requirement to move all equipment and material to the Dryland Marina or out of the Park.
 2. Must be within compliance after 3 days of the notice of violation; failure to comply will result in a fine of \$500, payable in 7 days.
 3. Failure in paying the fine and correcting the violation after the 7 day grace period will result in the removal of electric meter(s) on all lots owned by the owner of record until the violation is corrected and the fine is paid.
 - b. Second violation during the same calendar year will result in a \$1000 fine and the removal of electric meters on all lots owned by the owner of record for a minimum of 30 days.
15. The Board of Directors of the Association may modify the severity of violations in specific circumstances as deemed advisable.

Fee Schedule for Rule Violations:

Level 1

- 1st Violation - up to \$25.00 fine and letter to the Lot Owner
- 2nd Violation - up to \$50.00 fine and letter to the Lot Owner
- 3rd Violation - up to \$100.00 fine and letter to the Lot Owner
- 4th Violation - Issued by the Administrator or Board of Directors

Level 2

- 1st Violation - up to \$50.00 fine and letter to the Lot Owner
- 2nd Violation - up to \$75.00 fine and letter to the Lot Owner
- 3rd Violation - up to \$125.00 fine and or the lot owner will be suspended from the park in accordance with Section I-B, Article IV of the Bylaws.

Level 3

1st Violation - up to \$100.00 fine and letter to the Lot Owner

2nd Violation - up to \$200.00 fine and letter to the Lot Owner

3rd Violation - up to \$500.00 fine and letter to the Lot Owner

Further Violations - \$700.00 fine will be assessed, the Sheriff will be called, and the lot's electric meter will be disconnected for the season.

The Association may fine an individual or lot owner for the following violations. Please use the fine structure (Level 1, Level 2, Level 3) to outline the fines for the following violations.

Failure to show ID to security - **Level 3**

Minors using Lots without permission - **Level 3**

Damage to gate / improper use of gate systems - **Level 3**

Additional RV on lot - **Level 1**

Fire bans "April 1st - May 1st" - **Level 3**

Un-leased pets - **Level 1**

Improper garbage disposal - **Level 3**

Destruction to property / buildings/ signs - **Level 3**

Alcoholic Beverages "Open Bottle"- **Level 1**

Excessive storage on lots - **Level 1**

Violation of Swimming Pool Rules - **Level 1**

Hunting / Trapping / Discharge of Weapons - **Level 3**

RV Violations - "Over 20 years old" - **Level 1**

Satellite Dish Violations - **Level 3**

Signs / Advertising on lot or common ground - **Level 1**

Curfew Violations - **Level 1**

Disrespectful behavior - **Level 3**

Building Permit Violations - **Level 3**

Tarp Violations “May 1- Deadline”- **Level 3**

Fence Violations - **Level 3**

Outside Refrigerators - **Level 3**

Abandoned Vehicles or trailers - **Level 3**

Sewage Systems Violations - **Level 3**

Well Violations - **Level 3**

Utility & LP tank Violations - **Level 3**

Lot Maintenance / Cleanup Violation - **Level 3**

Common Ground / Tree Removal Violation - **Level 3**

50 Amp Violation - **Level 3**

All Other Violations - As determined by Pathfinder Village Board of Directors or Administration

**Committees actively working on
behalf of you, the lot owners of
the Association:**

Board of Directors
Advisory Council
Campstead Watch Volunteers
Finance Committee
Fire Volunteers
Long Range Planning Committee
Medical Volunteers
Rules and Regulations Committee
Security Volunteers

Official Publications of the Association:

Village Gazette
Published 5 times per year

Weekender
Published weekly Memorial Day through Labor Day

**Pathfinder Village-
St. Croix Owners Association, Inc.
Rt. 3 Box 233
Hinckley, MN. 55037**

Administration Office
320-384-7726

Administration Office FAX
320-384-7728

Park Office
Number to be used for Messages and Emergencies
320-384-7985