

THE PENINSULA GOLF & COUNTRY CLUB

RULES AND REGULATIONS

DATED AS OF JULY 1, 2015

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PREAMBLE

These Rules and Regulations for The Peninsula Golf & Country Club (the "Club") are intended to be a guide to the use of the Club Facilities referred to in the Membership Plan. They are not intended to deal with all conceivable issues that may be presented for governance. These Rules and Regulations are established by the Club to protect the Club Facilities and to promote the health, safety, welfare and enjoyment of the members, their families and guests and all other persons using the Club Facilities. The Club is committed to providing all members and their guests with an enjoyable club experience. To uphold these standards, members and guests are expected to act in a manner consistent with good taste. The Club may amend these Rules and Regulations from time to time as it determines appropriate in its sole discretion. Where these Rules and Regulations refer to the Club taking action or having certain rights, the reference shall be to OA-BP Marina Bay-Lakeside, LLC (the "Company") doing business as the Club.

GENERAL CLUB RULES

1. Members, their families and their guests shall abide by all rules and regulations of the Club as they may be amended from time to time.
2. The Club Facilities shall be open on the days and during the hours as may be established by the Club. Areas of the Club may also be closed for scheduled maintenance and repairs.
3. Performance by entertainers will be permitted on the Club Facilities only with the permission of the Club.
4. Dining room activities for groups will be permitted only with the permission of the Club.
5. Alcoholic beverages will not be served or sold, nor permitted to be consumed, at the Club in any manner prohibited by state or local law. The Club reserves the right, in its sole discretion, to refuse service to a member or guest when that member or guest appears to be intoxicated.
6. All food and beverages consumed on the Club Facilities must be furnished by the Club unless otherwise permitted.
7. Employees are permitted to deliver food or alcoholic beverages to locations away from the immediate area of the clubhouse or other designated areas of the Club only with the permission of the Club.
8. Commercial advertisements shall not be posted or circulated in the Club nor shall solicitations of any kind be made on the Club Facilities or upon the Club's stationery without the prior approval of the Club. Other than as permitted in writing by the Club, no petition shall be originated, solicited, circulated or posted on Club property.

9. Members shall not use the roster or list of members of the Club for solicitation or commercial purposes or distribute the roster to anyone other than a member.

10. It is contrary to the Club's policy to have its facilities used for functions or fund raising efforts for the benefit of a political cause, except as specifically permitted by the Club. The Club Facilities shall not be used in connection with organized religious services or other activities except as may be approved by the Club.

11. Members should not request special personal services from employees of the Club who are on duty or the personal use of the Club's furnishings or equipment which are not ordinarily available for use by members.

12. Dogs or other pets (with the exception of those assisting persons with disabilities) are not permitted on the Club Facilities, except with the permission of the Club. Where dogs are permitted on the grounds, they must be on a leash. Members are responsible for damage caused by an animal owned by the member or under the member's control.

13. All complaints, criticisms or suggestions of any kind relating to any of the operations of the Club or its employees must be in writing, signed and addressed to the Club Manager.

14. Members and their guests may not abuse any of the Club's employees, verbally or otherwise. All service employees of the Club are under the supervision of the Club Manager and no member or guest shall reprimand or discipline any employee, nor shall a member request an employee to leave the Club Facilities for any reason. Any employee not rendering courteous and prompt service should be reported to the management of the Club immediately.

15. Self-parking is permitted in areas identified as such. No parking will be allowed on grassed areas. "No Parking" signs must be observed. Vehicles parked in violation of "No Parking" signs may be towed at the owner's expense.

16. Smoking is permitted only in designated areas.

17. Cell phone use is permitted only in designated areas.

18. No fireworks are permitted anywhere on Club property or adjacent areas unless part of a fireworks exhibit organized and conducted by the Club.

19. Firearms and all other weapons of any kind are not permitted on Club property at any time.

20. Use of the Club Facilities may be restricted or reserved from time to time by the Club.

21. Violation of any of these rules or conduct in a manner prejudicial to the best interests of the Club will subject the person in violation to disciplinary action by the Club in accordance with these Rules and Regulations.

22. The personnel of the Club will have full authority to enforce these Rules and Regulations and any infractions will be reported to the management of the Club.

23. In no event shall the Club discriminate against any individual because of the individual's race, color, religion, sex, national origin, age, handicap or marital status.

MEMBERSHIP CARDS

1. The Club will issue a membership card to the member and the other members of his or her family who are eligible for membership privileges. Membership cards will include the member's name, club account number and category of membership. Membership cards will only be issued upon payment of dues by the member. Membership cards will not be issued to children under the age of ten or over the age of 22. Members and their families must have their membership cards with them at all times while using the Club Facilities.

2. A membership card may not be used by any person other than the person to whom it is issued. Membership cards are not transferable.

3. In order to protect members from improper charges, membership cards must be presented at the point of sale for all transactions, excluding food and beverage, in which case presentation of membership cards is required prior to placing any order.

4. Membership cards will be mailed to the members at the address designated by the member or held for pick-up at the Membership Office as determined by the Club.

5. In the event of a lost or stolen membership card, the Club must be notified immediately. The member's club account will be canceled and the Club will issue a new membership card number. Until notification of card loss or theft is received in writing by the Club, the member shall be responsible for all charges placed on the account. A card replacement fee as determined by the Club may be charged for lost or stolen membership cards or in any situation where the club account number is changed.

6. Each member may receive such identification decals and other insignia as the Club may from time to time designate, and shall display such insignia as required by the Club.

MEMBER DUES AND CHARGES

1. Members' dues will be billed on a monthly basis unless otherwise determined by the Club.

2. A member is entitled to charge privileges at the Club so long as his or her membership is in good standing. Cash payments are permitted as determined by the Club.

3. Members have the option of having dues, fees and other charges billed to their credit or debit card on file with the Club, or billed directly to their club account, as provided for in the Membership Agreement. Such charges will be billed on a monthly basis and members will receive a written statement of their charges. All members agree to pay directly to the Club

any amounts not paid by the credit or debit card company within ten days of receipt of written notice from the Club.

4. All food, beverage, merchandise and services of the Club charged to the member's club account will be billed monthly and each member's club account shall be due and payable upon receipt of the monthly statement. The Club may require clubhouse minimums, in its discretion, which the Club may charge to the member's club account if the member does not charge such amount during each period.

5. Club accounts shall be deemed delinquent from the date first billed if payment is not received within 30 days after the date of the monthly statement. Past due bills will be subject to a one and one-half percent (1.5%) late payment charge per month, but not to exceed the maximum amount permitted by law. The late payment charge shall accrue 30 days from the date of the monthly statement until the account is paid in full. Members having past due bills may be charged a reinstatement fee at the discretion of the Club to reactivate an account once it is deemed delinquent.

6. If a member fails to pay any club account within 30 days of when it is first billed, the Club shall have the right to suspend membership privileges in the Club at any time until the delinquent account is paid in full. Continued delinquency for a period of 90 days from the date a club account is first billed or repeated incidents of delinquency by a member may result in termination of membership in the Club.

7. When a membership is issued in the name of more than one person, each person shall be jointly and severally liable for all dues, fees and other charges and liabilities associated with the membership.

8. If the club account of any member is delinquent, the Club may at its option take whatever action it deems necessary to effect collection, including without limitation, suspension or termination of a membership or legal action. If the Club commences any legal action to collect any amount owed by any member or to enforce any other liability of any member to the Club, and if judgment is obtained by the Club, the member shall also be liable for all costs and expenses of such legal action and reasonable attorneys' fees, including any fees required in connection with appellate proceedings.

GRATUITIES

1. For the convenience of all members, a gratuity percentage, as determined from time to time by the Club, may be added to all food and beverage sales. A member may increase the gratuity percentage by signing the ticket invoice and changing the amount of the gratuity as the member deems appropriate.

2. Cash tipping is permitted by members of the Club.

3. It is customary for the Club to send a letter providing an opportunity for members to contribute a suggested contribution to a Holiday Fund for all Club employees. Payment of such contribution will be voluntary and will be included on the contributing

member's November bill. This Holiday Fund provides the members with an opportunity to show their appreciation to Club employees during the holiday season. Club management shall be responsible for the distribution of these funds.

CONTACT INFORMATION

1. Each member shall be responsible for filing with the Membership Office, in writing, preferably on a form provided by the Club, his or her mailing address, e-mail address and telephone number and any changes thereto, where the member wishes all notices and invoices of the Club to be sent. A member shall be deemed to have received mailings from the Club ten days after they have been mailed to the mailing address on file with the Club. In the absence of a mailing address on file at the Membership Office, any Club mailing may, with the same effect described above, be addressed as the Club Manager may think is most likely to cause its prompt delivery.

2. The Club must be notified in writing of any change of address. Failure to do so shall constitute a waiver of the right to receive Club notices, bulletins and any other communications, and a violation of these Rules and Regulations.

3. The Club will not provide members' contact information to vendors or marketing firms.

MEMBERSHIP CORRESPONDENCE

Complaints or suggestions concerning the management, service or operation of the Club should be in writing, signed by the member and addressed to the Club Manager. Errors in billing charges should be directed to the attention of the Accounting Department.

CLUB SERVICES AND ACTIVITIES

1. The Club provides a variety of social, cultural and recreational events in which all members are encouraged to participate.

2. The Club desires to encourage the use of the Club Facilities by members for private functions on any day or evening, provided it does not interfere with the normal operation of the Club, or with the services regularly available to members. Members are requested to make reservations with the appropriate Club personnel for available dates and arrangements.

3. Private functions are permitted at the Club only with prior permission of the Club. The individual sponsoring the function shall assume full responsibility for the conduct of guests and the removal of any decor. The sponsor of the function shall be responsible for any damage to the Club Facilities and for the payment of any charges not paid by individuals attending the private function.

4. Special events and functions may be scheduled from time to time at the discretion of the Club.

RESIGNATION OF MEMBERSHIP

1. A member may resign membership in the Club by delivering written notice of resignation to the Club's Membership Office. A membership shall be deemed to have been resigned the date the Club receives written notice of the member's resignation.

2. A member who owns a residence or homesite in The Peninsula shall continue to pay dues and may not resign from the Club until the subsequent purchaser of the member's property in The Peninsula acquires any category of membership.

3. Notwithstanding any resignation, the member and his or her spouse shall remain liable for any amounts unpaid on the member's club account.

DISCIPLINE

1. Members are responsible for their own conduct and for the conduct of their family members and guests. Any member whose conduct or whose family's or guest's conduct shall be deemed by the Club to be likely to endanger the welfare, safety, harmony or good reputation of the Club or its members or is otherwise improper, may be reprimanded, fined, suspended or expelled from the Club and have all privileges associated with the membership suspended or terminated by the Club. The Club shall be the sole judge of what constitutes improper conduct, but improper conduct will include, without limitation: (i) failing to meet eligibility for membership, (ii) submitting false information on the Membership Agreement, (iii) allowing his or her membership card to be used by another person, (iv) failing to pay any amount owed to the Club or The Peninsula Community Association, Inc. (the "Association"), in a proper and timely manner, (v) failing to abide by the rules and regulations as set forth herein and as established by the Club from time to time, (vi) abusing Club personnel or employees, or (vii) acting in a manner incompatible with the standard of conduct of the existing membership or which would likely injure the reputation of the members or the Club.

2. Any member accused of improper conduct shall be notified of the Club's proposed disciplinary action and shall be given an opportunity to be heard by the Club to show cause why he or she should not be disciplined. If such member desires to be heard, the Club shall set a time and date (not less than ten days thereafter) for a hearing. While such complaint is being considered by the Club, the member shall enjoy the privileges of the Club. Notwithstanding the foregoing, the Club may, without notice and without a hearing, immediately suspend some or all privileges associated with a membership and/or, after notice, terminate a member for failure to pay in a proper and timely manner dues, fees or any other amounts owed to the Club or the Association.

3. The Club may restrict or suspend some or all of a member's, family member's and/or guest's Club privileges. If the Club determines that a member's conduct or the conduct of his or her family or guest is improper, the Club may expel the member, suspend or restrict the member's membership privileges, or restrict the use privileges of the member's family or guest whose conduct was improper. No member is entitled, on account of any restriction or suspension, to any refund of any membership deposit, dues or any other fees. During the restriction or suspension, dues and other charges shall continue to accrue and shall be paid in full prior to reinstatement as a member in good standing.

4. In the event that the Club terminates a membership, the member's membership deposit shall be returned to the member upon the closing on the sale of the member's property in the Peninsula community. The terminated member's obligation to pay dues with respect to the membership shall continue until the closing on the sale of the member's property in the Peninsula community.

5. In the event the Club restricts, suspends or terminates a member's, family member's or guest's privileges in the Club, such member, family member or guest may not use the Club Facilities under any circumstances, including, but not limited to, use of the Club Facilities as the guest of a member, or as a non-member in outside tournaments and outings, unless permitted in writing by the Club.

LOSS OR DESTRUCTION OF PROPERTY OR INSTANCES OF PERSONAL INJURY

1. Each member as a condition of membership and each guest as a condition of invitation to the Club Facilities assumes sole responsibility for his or her property. The Club shall not be responsible for any loss or damage to any personal property used or stored on the Club Facilities, whether in lockers or elsewhere. Any such personal property which may have been left in or on the facilities for six months or more without payment of storage thereon may be sold by the Club, with or without notice, at a public or private sale, or may be otherwise disposed of, and the proceeds, if any, may be retained by the Club.

2. No person shall remove from the room in which it is placed or from the Club's premises any property or furniture belonging to the Club without proper written authorization.

3. Every member of the Club shall be liable for any property damage caused by the member, any guest or any family member. The cost of such damage shall be charged to the responsible member's club account.

4. Any member, family member, guest or other person who, in any manner, makes use of or accepts the use of any apparatus, appliance, facility, privilege or service whatsoever owned, leased or operated by the Club, including without limitation, the use of golf carts, or who engages in any contest, game, function, exercise, competition or other activity operated, organized, arranged or sponsored by the Club, either on or off the Club's premises, shall do so at his or her own risk. The member and his or her family members and guests shall hold the Company, any manager of the Club Facilities, their affiliates, their successors and assigns and their respective shareholders, partners, members, directors, officers, employees, representatives, agents and members of the Club's advisory Board of Governors or committees (collectively, the "Indemnified Parties") harmless from any and all loss, cost, claim, injury, damage or liability sustained or incurred by him or her, resulting from the use of the Club Facilities, including without limitation, the wearing of golf shoes with soft spikes or spikeless shoes, or otherwise, arising out of or incident to membership in the Club and/or from any act or omission of any of the Indemnified Parties. Any member shall have, owe and perform the same obligation to the Indemnified Parties hereunder in respect to any such loss, cost, claim, injury, damage or liability sustained or incurred by any guest or family member.

5. Should any party bound by these Rules and Regulations bring suit against any of the Indemnified Parties in connection with any event operated, organized, arranged or sponsored by the Club or on any other claim or matter in connection with membership in the Club, and fail to obtain judgment therein against any one or more of them, said party shall be liable to the prevailing Indemnified Parties for all costs and expenses incurred by them in the defense of such suit, including court costs and attorneys' fees and expenses through all appellate proceedings.

RESERVATIONS AND CANCELLATIONS

1. Dinner reservations may be required as determined by the Club. Members are asked to assist in maintaining required service levels by making reservations for dining prior to 5:00 p.m. on the day involved. Reservations for parties of more than ten persons will be accommodated on an "as available" basis. A 24 hour notice is requested for parties of more than ten persons and a set menu should be arranged whenever possible. The courtesy of providing notice of necessary changes or cancellations is requested no later than 3:00 p.m. on the day involved.

2. Reservations are required for most activities of the Club and shall be accepted on a first-come, first-served basis by pre-registering with the appropriate personnel of the Club.

3. For all functions of the Club held in the dining rooms of the Club, tables will be assigned on a first-call, first-choice basis. Reservations for special tables will not be accepted.

4. Reservations for dining will be held for only 15 minutes after the reserved time.

5. No member or committee shall plan or set dates for dining room activities without prior approval of the Club.

CHILDREN

1. Unless permitted by the Club, children under 12 years of age are not allowed at the Club Facilities unless accompanied and supervised by an adult.

2. Children under the lawful drinking age are not permitted in any lounge unless accompanied by an adult.

3. Members are responsible for the conduct and safety of their children when enjoying the Club Facilities.

4. For purposes of these Rules and Regulations, an adult is defined as a person 18 years of age or older.

ATTIRE

General Attire - It is expected that members will choose to dress in a fashion befitting the surroundings and atmosphere provided in the setting of the Club. It is also expected that members will advise their guests of the dress requirements. The Club may publish dress

requirements from time to time. Gentlemen and ladies are requested to dress in a fashion compatible with the appropriate occasion. Shirts and shoes must be worn at all times when on Club Facilities, other than in the locker rooms and at the swimming facilities.

Golf Attire - Proper golf attire is required for all players. Proper attire shall mean the following:

- Men: Shirts with collars and sleeves and slacks or Bermuda shorts of mid-thigh length are considered appropriate attire. Tank tops, tee shirts, mesh shirts, sweat pants, warm-up suits, blue jeans, swim wear, short shorts, cut-offs, gym shorts, tennis outfits or other athletic shorts are not permitted.
- Women: Dresses, skirts, slacks, mid-length shorts and blouses are considered appropriate attire. Halter tops, tee shirts, cut-offs, sweat pants, warm-up suits, blue jeans, swim wear, tennis dresses, short shorts, or other athletic shorts are not permitted.
- Golf Shoes: Shoes with metal spikes are not allowed at the Club. Shoes with "soft spikes" or spikeless shoes must be worn by all golfers.

This dress code is mandatory for all players. Improperly dressed golfers shall be asked to change before playing. If you are in doubt concerning your attire, please check with the pro shop before starting play.

Tennis Attire - Proper tennis attire as determined by the pro shop is required at all times. Colors are permitted. Examples of attire not permitted are: T-shirts with graphic designs, undershirts, fishnet shirts, cut-offs, bermudas, jams, blue jeans, bathing suits, gym shorts, slacks and walking shorts. Regulation tennis shoes are required.

GUEST PRIVILEGES AND USE OF GUEST PASSES

1. Guest privileges may be extended under the rules established by the Club from time to time. Guests will be entitled to use the Club Facilities only in accordance with the privileges of the membership of the sponsoring member upon payment of daily or weekly fees, as determined by the Club from time to time. Although it is the intention of the Club to accommodate guests without inconvenience to the members, the Club reserves the right to limit the number of guests that are invited or are sponsored by a member on any given day or to further restrict use of the Club Facilities by guests from time to time, as the Club determines appropriate in its sole and absolute discretion.

2. Guest privileges may be limited, denied, withdrawn or revoked at any time for reasons considered sufficient by the Club, in its sole and absolute discretion upon notice by the Club. The Club reserves the right, from time to time, to limit the availability of golf starting times for guests.

3. All guests shall be either houseguests or day guests. A houseguest is defined as a guest temporarily residing in a member's residence in the community. All other guests of a member shall be considered day guests.

4. No remuneration or other consideration may be paid or given by a guest to a member. If a member receives remuneration from a person and the member sponsors such a person as a guest, the member is in violation of Club rules and is subject to being disciplined.

5. All guests must be registered by the sponsoring member with the Club and obtain a guest pass upon payment of the required fees.

6. A particular person may use the Club Facilities as a day guest a maximum of four days each membership year, and as a houseguest a maximum of 42 days per year regardless of the sponsoring member, unless otherwise determined by the Club. However, a particular houseguest may not use the Club Facilities more than a total of 14 days between May 1 and November 1 of each membership year. Further, guest passes for houseguests shall be issued for no more than 14 consecutive days.

7. Members shall be entitled to a total of four complimentary guest passes that may be used for any guest or extended family member. All usage of the Club Facilities beyond the use provided by the complimentary guest passes will require purchase of additional guest passes and payment of the applicable fees. Additional guest passes may be purchased at the Athletic Club. The complimentary guest pass policy will be reviewed periodically and may be changed from time to time to accommodate the needs of the membership.

8. The Club reserves the right to require identification by all guests. Therefore, all guests must keep their guest pass with them at all time while using the Club Facilities.

9. The sponsoring member shall be responsible for all charges incurred by the guest and not paid for by the guest and for the conduct of the guest while at the Club. If the manner, deportment or appearance of any guest is deemed to be unsatisfactory, the sponsoring member shall, at the request of the Club, cause such guest to surrender the guest pass and leave the Club Facilities.

LONG-TERM LESSEE UPGRADE ELECTION

1. A lessee of a residence in the Community who has been designated as the beneficial user of a membership in the Club ("Lessee") may elect to upgrade the use privileges of such membership ("Owner's Membership") to a higher category of membership ("Upgraded Privileges"), provided that:

- a. Lessee holds a leasehold interest in the residence for a period of at least one (1) year;
- b. Lessee has entered into a Long-Term Lessee Upgrade Election Agreement with the Club;
- c. Lessee has paid a non-refundable annual fee in accordance with the Long-Term Lessee Upgrade Election Agreement ("Annual Fee");

- d. Lessee has paid the difference between the membership dues required for the Upgraded Privileges and the membership dues required for the Owner's Membership, payable quarterly in advance ("Quarterly Dues"); and
- e. Lessee has paid any applicable sales tax or other taxes in connection with such upgrade.

2. The Upgraded Privileges shall commence upon: (a) the receipt by the Club of the payment of the Annual Fee, the first Quarterly Dues and all the applicable sales tax or other taxes; and (b) the execution of the Long-Term Lessee Upgrade Election Agreement by the Club and Lessee ("Commencement Date").

3. Lessee must commit to the Upgraded Privileges for a minimum of one (1) year, and the Upgraded Privileges shall be terminated automatically upon the one-year anniversary of the Commencement Date ("Anniversary Date") unless Lessee has paid to the Club a subsequent annual fee in an amount determined by the Club on or before the Anniversary Date.

4. The Upgraded Privileges are non-transferable and will be terminated automatically upon the termination of Lessee's leasehold interest in the applicable residence without any refund of the payment made by Lessee to the Club in connection with the Upgraded Privileges.

5. The Upgraded Privileges allow Lessee to enjoy the privileges of a higher category of membership, subject to the terms and conditions of the Membership Plan and these Rules and Regulations. Notwithstanding the Upgraded Privileges, the category of the Owner's Membership in connection with the applicable residence shall remain the same.

6. The Club reserves the right to modify or eliminate Lessees' options to upgrade their membership privileges as the Club determines appropriate from time to time.

CHILDCARE PROVIDERS

1. Nannies, babysitters and au pairs employed by members ("childcare providers") shall be subject to the Club's Rules and Regulations regarding day guests or houseguests, as applicable as set forth above, unless the member registers the childcare provider with the Club and obtains an identification card for such person. A childcare provider who has been registered with the Club and has the appropriate identification card issued by the Club may use the Club Facilities accompanied by a member or the member's family members, or unaccompanied, without being subject to the Club's limit on the number of days a person can be a guest of a member. Such childcare providers shall not be required to pay the day guest or houseguest fees, unless otherwise determined by the Club, but will be required to pay golf greens fees, golf cart fees and tennis court fees as applicable.

2. Childcare providers who are not registered with the Club shall be subject to all of the Club's Rules and Regulations regarding day guests or houseguests, as applicable, including the payment of temporary guest or houseguest fees.

GENERAL GOLF RULES

1. The Rules of Golf as adopted by the USGA together with the Rules of Etiquette as adopted by the USGA shall be the rules of the Club, except when in conflict with local rules or with any of the rules herein.
2. "Cutting-in" is not permitted at any time. All players must check in with the starter. Under no circumstances are players permitted to start play from residences.
3. Practice is not allowed on the golf course. The practice facilities should be used for all practice.
4. Speed of play: It is the goal of all players to complete their round in less than four hours. This amount of time is more than adequate, provided all players remain aware of the rights of others to play without delay. It is the responsibility of each group to keep pace with the group ahead. If a group falls one complete hole behind the group ahead, the group should allow the following group to go through. It is each group's responsibility to be observant of its position on the course and keep pace. The ranger has the authority to keep play moving at the proper pace for all players' enjoyment. Players unable to keep proper pace may be requested to leave the course.
5. If a player is repeatedly warned for slow play, the Club may take such action as it deems appropriate, including without limitation, restricting the person's use of the golf courses during certain times of the day.
6. All players who stop after playing nine holes for any reason must occupy the next tee before the following players arrive at the tee or they shall lose their position on the golf course and must get permission from the starter to resume play.
7. All tournament play must be approved in advance by the Golf Professional.
8. Enter and leave bunkers at the nearest level point to the green and smooth sand over with a rake upon leaving.
9. Repair all ball marks on the green.
10. Repair all divots.
11. Searching for balls other than those played by members of the group is not allowed on the course at any time.
12. Each player must have his or her own set of golf clubs.
13. Proper golf attire is required for all players, as previously described.
14. If lightning is in the area, all play shall cease. Although the pro shop staff may warn players about lightning in the area, of which it is aware, the Club does not assume any duty to detect lightning and warn them. If Club personnel warn players about potential lightning in the area, players must stop play immediately.

15. Jogging, bicycling, fishing or recreational walking is not permitted on the golf course at any time.
16. The use of cellular telephones is not permitted on the golf course at any time.
17. No beverage coolers are permitted on the course unless provided by the Club.
18. "Discontinued Play" Policy: less than three holes played - full 18 hole credit; less than 12 holes played - nine hole credit.
19. Twosomes may play at the discretion of the pro shop. Twosomes should not expect to play through foursomes and should not exert any pressure on the groups ahead. Foursomes shall have the right of way.
20. Twosomes and singles shall be grouped with other players, if available, at the discretion of the pro shop.
21. Singles shall have no priority on the golf course and shall be permitted to play only at the discretion of the pro shop. Singles should not expect to play through other groups and should not exert any pressure on groups ahead.
22. Groups of five or more players shall only be permitted on the golf course with the permission of the pro shop.
23. Walking and walking carts rented from the Club are only permitted during times designated by the pro shop.

HOURS OF PLAY

The hours of play and pro shop hours shall be posted in the pro shop. The pro shop shall determine when the golf course is fit for play.

GOLF STARTING TIMES

1. All players must have a starting time reserved through the pro shop. The staff shall assign the starting time depending on availability.
2. Starting times may be made in person or by phone during pro shop hours and on the internet if internet access is available.
3. Starting time changes must be approved by the pro shop.
4. Players who fail to cancel their starting time one hour prior to their scheduled starting time may be charged a fee for the unused rounds as determined by the Club from time to time.
5. Members should notify the pro shop of any cancellation as soon as possible.

6. The Club reserves the right to install an automated tee time reservation system for tee time reservations.

REGISTRATION

1. All members and guests must register in the pro shop before beginning play and all members shall present their membership cards at registration.

2. Failure to check in and register ten minutes prior to a reserved starting time may result in assignment of another starting time or cancellation, at the discretion of the starter.

PRACTICE RANGE

1. The practice range is open during normal operating hours as posted in the pro shop. The practice range may be closed for general maintenance at the Club's discretion.

2. Range balls are for use on the practice range and may not be used on the golf course. You may not use your own golf balls on the driving range.

3. Golf carts are not permitted on any tee area. Parking of golf carts is allowed in designated areas.

4. Balls must be hit from designated areas. No hitting is permitted from the rough or sides of the practice range.

5. Proper golf attire is required at all times on the practice range.

6. Ball shaggers are not permitted.

7. Lessons by unauthorized professionals are prohibited.

GENERAL CART RULES

1. Privately owned golf carts and walking carts are not permitted at any time.

2. The use of golf carts is mandatory when posted or designated by the pro shop. Walking carts that are rented from the Club may be used only during times designated by the pro shop.

3. Golf carts shall not be used by a member or guest on the Club Facilities without proper assignment and registration in the pro shop.

4. Golf carts may only be used on the golf course when the course is open for play.

5. Golf carts may only be operated by persons at least 16 years of age having a valid automobile driver's license.

6. Only two persons and two sets of golf clubs are permitted per golf cart.

7. All golf cart traffic signs must be obeyed.
8. Always use golf cart paths where provided.
9. Be careful to avoid soft areas on fairways, especially after rains. Use roughs whenever possible.
10. Never drive a golf cart through a hazard.
11. Operation of a golf cart is at the risk of the operator. Persons who are or appear to be legally intoxicated may not operate a golf cart. Cost of repair to a golf cart which is damaged by the member, a family member or a guest of the member shall be charged to the member. Each member and guest of the Club shall be held fully responsible for any and all damages, including damages to the golf cart, that are caused by the misuse of the golf cart by the member, his or her family members or guests or guests of the Club, and shall reimburse the Club and/or any operator of the Club for any and all damages the Club may sustain by reason of misuse.
12. Each member accepts and assumes all responsibility for liability connected with operation of the golf cart. The member also expressly indemnifies and agrees to hold harmless the Indemnified Parties from any and all damages, whether direct or consequential, arising from or related to the member's, his or her family members' or guests' use and operation of the golf cart.
13. "Course closed" or "hole closed" signs are to be adhered to without exception.
14. Violations of the cart rules may result in loss of cart privileges and/or playing privileges.

HANDICAPS

1. Handicaps are computed under the supervision of the pro shop in accordance with the current USGA Handicap System.
2. All members and their guests with a USGA approved handicap may participate in Club tournaments. All handicaps submitted may be reviewed by the pro shop.
3. Members are responsible for turning in all their scores on a daily basis. Any member failing to turn in a score shall result in a score being posted that is equal to their lowest score on record. The pro shop shall assist any members needing help with the posting procedures.
4. Accurate records are to be kept of scores turned in and recorded for all full rounds played. The pro shop shall determine if there are violations by members in turning in their scores.

GOLF COURSE ETIQUETTE

1. Persons using the golf course should do their part to make a round of golf a pleasant experience for everyone at the Club. Here are some suggestions:

2. Do not waste time. Anticipate the club or clubs you may need, and go directly to your ball. Always be near your ball to play promptly when it is your turn. If a player is delayed in making his shot, it would be courteous for such player to indicate to another player to play which should not be deemed playing out of turn.

3. The time required to "hole out" on and around the green is a chief cause of slow play. Study and clear the line of your putt while others are doing the same. Be ready to putt when it is your turn.

4. Be sociable, but reserve your extended conversations for the clubhouse.

5. When approaching a green, park your golf cart on the cart path on the best direct line to the next tee, in order to save significant time. Never leave the golf cart in front of the green where you will have to go back and get it while the following players wait for you to move on.

6. When play of a hole is completed, leave the green promptly and proceed to the next tee without delay. Record the scoring for the completed hole while the others in your group are playing from the next tee.

7. If you are not holding your place on the course (see General Golf Rules), allow the players behind to play through. Do the same if you stop to search for a lost ball.

8. The golf rangers will report slow play and all breaches of golf etiquette to the pro shop. Appropriate action will be taken by the pro shop personnel.

GENERAL TENNIS RULES

1. The Rules of Tennis of the USTA shall apply at all times, except when in conflict with the local rules or with any of the rules herein.

2. Court reservations may be made by phoning or visiting the athletic club and on the internet if internet access is available. No standing reservations will be accepted.

3. All players must check in and register at the pro shop ten minutes prior to their court time or the court will be released to the first name on the waiting list. Members and guests shall present their membership cards at registration.

4. Children under 12 years of age may not play tennis unsupervised.

5. Players who fail to cancel their reservation four hours prior to their scheduled court time or do not register ten minutes prior to their court time may be charged a fee to be determined by the Club.

6. At the end of their playing period, players must promptly relinquish their court to the next players. Once a member is off the court, the member may sign up for the next available court time.

7. Singles may each play on a court for 75 minutes and doubles may play on a court for an hour and a half, except for certain times designated by the pro shop.

8. Proper tennis attire is required as previously described.

9. Skateboards, bicycles, roller skates, roller blades, etc., are not permitted on the tennis courts.

10. Proper tennis etiquette should be observed at all times. Excessive noise, racquet throwing or profanity will not be permitted at any time. Trash and other litter must be deposited in the proper receptacles.

11. Use of the tennis courts shall be subject to the control of the pro shop at all times. The pro shop shall determine the suitability of the courts for play. Courts will be closed when necessary for maintenance operations, when dictated by safety considerations, and/or when under adverse or anticipated adverse weather conditions. The pro shop may reserve the courts for special events.

GENERAL POOL AND LAGOON RULES

1. Use of the pools or lagoon at any time is at the swimmer's own risk. Any injuries or accidents should be reported to the attendant immediately.

2. Everyone wishing to use the pools or lagoon facilities must first register and present their membership card before entering the pools or lagoon. Members must register their guests and are responsible for the payment of any appropriate charges as the Club may determine from time to time.

3. Children 12 years of age and younger must be accompanied and supervised by an adult at all times. However, persons under 16 years of age are not permitted at the adult pool.

4. Children who cannot swim must be accompanied by a parent or guardian at all times while in the pool or lagoon areas.

5. Children wearing diapers other than swim diapers are not permitted in any pool or the lagoon.

6. Swimming is permitted only during designated hours. The pools and lagoon are officially closed when a "CLOSED" sign is posted.

7. Showers are required before entering the pools and/or the lagoon.

8. Bottles, glass objects, drinking glasses and sharp objects are not permitted in the pool or lagoon areas. Trash should be placed in the proper receptacles located throughout the pool or lagoon areas.

9. Food is allowed only in designated areas.

10. All swimmers must wear bona fide swimming attire. Cut-offs, dungarees and bermuda shorts are not considered appropriate swimwear. Proper non-swim attire is required at all times in the clubhouse, other than in the locker rooms. Shoes or other foot coverings and caftans or shirts must be worn outside the swimming pool or lagoon areas.

11. Radios, televisions and the like are permitted only when played at a sound level which is not offensive to other members and guests.

12. Animals, bicycles, skateboards, play balls of any type and coolers are not permitted in the pool or lagoon areas.

13. Lifesaving and pool cleaning equipment should be used only for the purposes intended.

14. Running, ball playing and hazardous activities are not permitted in the pool or lagoon areas. Pushing, dunking and dangerous games are prohibited.

15. Diving is not permitted unless otherwise indicated at the pools or lagoon.

16. Fishing, spear fishing and snorkeling equipment, other than a mask and snorkel, are not to be used in the pool or lagoon areas except as part of an organized course of instruction.

17. Throwing footballs, frisbees, tennis balls, or other objects, spitting or spouting water, and tag games are not allowed in the pool or lagoon areas. The pool staff has the authority to expel from the pool or lagoon areas anyone who does not follow these rules or whose conduct is otherwise unbecoming of a member.

18. Swimming parties may be arranged through the Club in advance of the occasion.

19. All persons using pool furniture are required to cover the furniture with a towel when using suntan oils and lotions, as the use of these oils and lotions could stain or damage the furniture.

20. All persons using the pool or lagoon areas are urged to cooperate in keeping the areas clean by properly disposing of towels, cans, cigarettes, and all other trash in the proper receptacles.

21. Smoking is permitted only in designated sections of the pool or lagoon areas.

22. Flotation devices are permitted for nonswimming children up to 5 years of age. Small toys such as balls, water guns, rings, etc., may be permitted, depending on the number of persons in the pools or lagoon and the manner in which the toys are used. Air mattresses may

be permitted, depending on the size of the mattress and the number of persons in the pools or lagoon. The pool staff has the authority to discontinue use of these mattresses upon the determination that they present a safety hazard or hinder the enjoyment of the pools or lagoon by others. Tire inner tubes are not permitted at any time.

23. Persons who leave the pool or lagoon areas for over 30 minutes must relinquish lounges and chairs by removing all towels and personal belongings. Saving chairs for persons absent from the pool or lagoon areas is prohibited.

ADULT POOL RULES

The adult pool, including the pool deck and area immediately surrounding the adult pool, as determined by the Club, may only be used by persons 16 years of age or older during the posted hours of operation of the adult pool.

GENERAL FITNESS RULES

1. All persons using the fitness facilities do so at their own risk and may be required to execute such forms releasing the Club from liability for their use of the Club's facilities as determined from time to time.

2. For members' safety, no leg weights or wrist weights may be worn during exercise classes unless specified as part of the class by your fitness instructor.

3. It is the responsibility of all persons to obtain instruction on how to use the equipment prior to usage of such equipment, and the equipment is only to be used in accordance with such instructions.

4. It is the responsibility of each person using the fitness facilities to consult with his or her physician, and such person should be in good physical condition and have no physical, medical or psychological conditions, disabilities, impairments or ailments, chronic or otherwise, which would preclude, impair or prevent the member from using the fitness facilities, equipment or amenities or engaging in active or passive exercise. Members assume full risk of loss and responsibility for damage to their health if the foregoing representations are not and do not continue to remain true.

5. Regular operating hours for the fitness facilities will be posted by the Club and may be changed from time to time.

6. A health questionnaire may be required before using the fitness facilities. No physician or nurse will be on duty.

7. All members and their guests must sign in at the front desk.

8. Fees will be charged for use of the fitness facilities. Fees must be paid at sign in or the member's account will be billed.

9. All weights and pieces of equipment must be returned to their proper places at the completion of use.

10. Casual workout attire is acceptable at the fitness facilities including tee-shirts, tank tops, gym shorts or warm-up pants for men; and leotards, tights, tee-shirts, tank tops, gym shorts or warm-up pants for women. Only aerobic or court shoes may be worn at the fitness facility and in the aerobics studio. No black-soled shoes shall be permitted at the fitness facility.

11. Pregnant women should not use those fitness facilities that would elevate their core body temperature.

12. Smoking and alcoholic beverages are prohibited at the fitness facility. No food or drink may be brought onto the premises.

13. No bare feet are allowed outside of the sauna and massage treatment areas.

14. No clothing or personal articles may be stored under benches or in the common areas.

15. A 30 minute time limit will be enforced on any piece of fitness equipment if there are people waiting to use such equipment.

16. Children under 16 years of age are not permitted to use the fitness facilities unless accompanied or supervised by an adult.

17. Horseplay, profanity, disruptive conduct and indiscreet behavior at the fitness facilities is strictly prohibited.

18. Stereos, televisions and tapes should be enjoyed at a volume so as not to disturb fellow members.

MEMBERS ASSUME FULL RISK OF LOSS AND RESPONSIBILITY FOR DAMAGE TO THEIR HEALTH.

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