Rules & Regulations Thomas Lakes Owners Association

These Rules and Regulations have been adopted by, and for the benefit of, the members (Members) of the Thomas Lakes Owners Association (TLOA). It is the responsibility of all Members to promote safety and to help enforce these Rules and Regulations. Members are responsible for their own guests' actions. Violations of these Rules and Regulations may result in fines and/or the loss of lake privileges.

A. Trespassing

A.1 Trespassing through a privately owned lot without the lot owner's consent is prohibited.

B. Land

Proper maintenance of each lot is the responsibility of the Member. Lots must be mowed, picked up, and free from clutter. The use of a propane torch to control grass/weeds is prohibited. B.2 Proper maintenance of structures is the responsibility of the Member. B.3 Proper maintenance of the beach is the responsibility of the Member. B.4 Along with passenger vehicles driven on a regular basis by occupants of the dwelling on each lot, ONLY watercraft registered to Members, the trailer used to transport that watercraft, small single axle trailers, open utility trailers, hayracks, and registered non-conventional vehicles (ATV, UTV. Golf Cart) are allowed to be parked/stored on Member lots. B.5 No unlicensed enclosed trailers or storage/shipping containers are allowed to be permanently stored on Member lots. Travel trailers, mobile homes, and recreational vehicles, owned by Members, may be stored on Member lots for occasional occupancy, not as a permanent residence. Members, and their guests, are forbidden to trespass upon the non-subdivision areas adjacent to the cabin area. B.6 B.6 The use of firearms in or adjacent to the Thomas Lakes platted property is prohibited. Abuse of roads, beaches, or trails that degrade the average condition is prohibited. **B.7** Camping is only allowed on a Member's lot. Camping on common areas, NRD lots, and properties adjacent to the Thomas Lakes subdivision is prohibited. Personal property must be stored on each Member's own lot unless another Member has given permission to store B.9 item(s). The storage of personal property on common areas, roads, beaches or along the Platte River is prohibited. Common areas cannot be used for gardens, storage of docks, shore stations or any other equipment, except as noted in a revocable easement for Members with lake front lots giving them the authority to install a dock/lift in the lake in front of their lots (lot lines extended to water). Members may be required to prove lot lines. Common areas may be used for temporary overflow parking of guest passenger vehicles on holidays or special events; however, those vehicles must be removed within 24 hours or at the end of the holiday or special event. B.10 If Common areas, including roads and beaches or another Member's property is damaged while a Member performs work, or has work performed, on their property, they shall repair such damage back to its original condition within a reasonable amount of time. Failure to comply within a reasonable amount of time will result in the Member being responsible for all expenses incurred by TLOA in making such repairs. B.11 To assist emergency responders to locate residential dwellings, all homes shall be marked with the address in a conspicuous location near the entrance to the property.

- B.12 Any major modifications to property within and/or adjacent to the Common Areas within the Thomas Lakes Subdivision must first be approved by the TLOA Board of Directors and the Thomas Family Trust. This includes changes to the grade of the land, removal of any vegetation (trees, bushes, grasses) or the removal/addition of materials such as dirt, sand and/or retaining walls that may have the potential to cause erosion or similar damage to the lake, common area and/or adjacent property. The scope of the project must be presented to show that the modifications are within the Member's property line and that they will not cause adverse effects to the common areas and/or adjacent properties. Prior to making any modifications and/or improvements to their lot, Members are advised to have their lot lines surveyed to ensure that the modifications and/or improvements do not encroach onto adjacent lots or common areas.
- B.13 The costs for the removal/trimming of trees that are located within the common areas or road right-away of the Thomas Lakes Subdivision are the responsibility of the TLOA. The costs for removal/trimming of trees on a Member's lot are the responsibility of the Member. The following guidelines will be used in determining responsibility where property lines may be in question.
 - 1. It is the responsibility of the Member to have the lot surveyed.
 - 2. If the survey shows that the tree is on common property, the TLOA will pay the costs to remove/trim the tree and reimburse the lot owner for the cost of the survey.
 - 3. If the survey shows that the tree is on the "lot line" the TLOA will have the tree removed/trimmed and the cost of the removal will be split 50/50 by the TLOA and the Member. The TLOA will also reimburse the Member for 50% of the cost of the survey.
 - 4. If the survey shows that the tree is on the Member's property, it will be the responsibility of the Member to have the tree trimmed/removed.

*TLOA will only reimburse the Member for the cost of the survey for the lot line on which the tree/trees in question are located.

B.14 Fireworks Noise Curfew

Fireworks deemed legal in the State of Nebraska are allowed to be discharged within the following dates.

Dates: July1 through July 7th

Hours: 11 am. - 11 pm. except for July 4th when hours are extended to midnight. In the event the joint HOA's fireworks display is moved from July 4th. to an alternate date, that date shall also have hours extended to midnight.

Dates: Dec. 31st through Jan. 1st

Hours: Midnight Dec. 31st - 1:00 am. Jan. 1st

Special Events: Any TLOA member in good standing may apply in writing to the TLOA Board for a one-time exemption to the dates listed above for events such as weddings.

- B.15 Each Member is responsible for all sediment and erosion control on their lot. Material (dirt or sand) shall not be allowed to wash into the lake. Drainage must be directed into the lake and not onto adjacent lots or road ditches.
- B.16 The wooded area on the east side of North River Road is private property. The cutting of or removal of firewood from this area is prohibited.
- B.17 Each TLOA lot owner shall allow TLOA owners and guests to pass across and within the first twenty (20) feet from the water's edge.

- B.18 TLOA grants each Member a revocable easement to install a dock/lift in the lake in front of their lot. Watercraft and other personal items must be placed in front of the Members' own lot, not in front of another Member's lot unless written permission has been received, in which case, the following criteria must be met. Both parties must be Members in good standing. In the event either property is sold, the agreement will be deemed null and void. Members whose lots do not have direct beach access are not permitted to have a dock.
- B.19 Homes/Cabins cannot be rented out at any time.

C. Water

- C.1 Swimming and related activities are only allowed within 25 feet from the shoreline. This includes activities such as jumping/diving from docks and floating on inflatables. Swimming across the lake, in any area, is prohibited. Swimming is not allowed in the channel, the boat launch area or through drainage tubes.
- C.2 All swimming and/or diving shall be at the swimmer's and/or diver's own risk.
- C.3 Jumping or diving from the bridge is prohibited.
- Boat docks and shore stations shall be anchored at the shoreline in a safe location that does not obstruct boat traffic and extend no more than 24 feet from the shoreline (water's edge). Boat docks and shore stations must be clearly marked with solar lights and property lot numbers.
- C.5 Because of the danger inherent in deep water, no one is allowed on the ice of the lake for any reason.

D. Gate

D.1 The gate will be set to close except during weekdays from 6:00-8:00 a.m. and 4:00-6:00 p.m. Any tampering with the gate will result in a fine. During periods of heavy use, a Member may request the gate be kept open for a specified period of time. Such a request requires approval of the Board of Directors prior to the requested date. Requests may be sent in writing, emailed to tloaboard@thomaslakes.com, or made in person by attending a board meeting.

E. Watercraft

- E.1 Only boats or powered watercraft registered to Members meeting all registration requirements shall be allowed on Thomas Lakes.
- E.2 All Nebraska boating rules and regulations shall be strictly enforced. Refer to "Boating Guide" published by Nebraska Game and Parks.
- E.3 There shall be no water skiing, fast boating (speeds in excess of 5 mph) operating of jet skis or towing of inflatables before 10:00 a.m. or after sunset. It is the responsibility of all watercraft operators to know sunset times.
- E.4 Watercraft coming to or from shore will give right-of-way to swimmers.
- E.5 Extreme caution must be applied when powered watercraft are pulling towables. The towing watercraft must always have complete control. Deliberate whipping or spinning of towables in continuous circles is prohibited. Watercraft are allowed to pull only one inflatable towable at a time.
- E.6 All watercraft, when under power, shall keep a safe distance of at least 30 ft from the shoreline and operated at a safe speed and in a manner as to not endanger other boats, skiers and swimmers.

E.7	Powered watercraft maximum size	es, horsepower, and	l engine specifications:
		Max. Length	Max. Horsepower
	Ski Boats (I/O motor)	19 ft	250 HP
	Ski Boats (outboard motor)	19 ft	190 HP
	Pontoon Boats	26 ft*	115 HP**
	Jet Skis		135 HP
	Deck boats and wake board bo	oats are not allowed	due to potential beach erosion.
	Watercraft with above-water-	line or through-hull	exhaust systems are not allowed.
	*When docked on the beach, extend more than 24' from the		are more than 24' in length, must be docked so that they do not
	**Current Pontoon boats that requirement must be met whe		limit will be grandfathered in; however, the 115 HP limit chasing a different boat.
			e powered watercraft per property address. No more than two nall be on the lake at any one time.
E.9	All watercraft traffic must travel c	ounterclockwise ar	ound the lake.

F. Vehicles

F.1	All vehicles must comply with existing state and/or county motor vehicle regulations, stop and yield signs, and posted lake speed limits.
F.2	The speed limit on all roads within the TL Subdivision is 15 mph.
F.3	Offensive noise from vehicles shall not be tolerated.
F.4	No vehicles or boats shall be stored outside that do not have a current State of Nebraska license or have not been used within the last year.
F.5	The use of motorized vehicles of any kind, including ATV's/UTV's on the beach area is strictly prohibited, unless engaged in beach maintenance or to transport items to and from the waterfront.

G. All Terrain (ATV/UTV) and Non-Conventional Vehicles

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		Only ATVs, UTVs, and golf carts, and other non-conventional vehicles owned by a TL member may be used in the TL Subdivision.	
•		ATVs, UTVs and golf carts must always be operated in a safe manner. After dark, such vehicles must have functional lights on front and back, and be operated by a licensed driver age 16 and over.	
		No one under the age of 12 years will be allowed to operate an ATV, UTV, golf cart or other TLOA approved land vehicle within the Thomas Lakes Subdivision, or other permissible adjacent properties, unless accompanied by a licensed driver age 16 and over either on the same ATV, UTV, or golf cart or on an ATV, UTV, or golf cart driven in proximity to the youth driver.	
(Go-carts and minibikes are not allowed to be operated within the TL Subdivision. All approved and stickered vehicles must have a seat height of 26 inches from the ground and have an official TL flag.	

H. Fishing

H.1	Anglers are to practice catch and release of walleye and bass.
H.2	No one may remove any fish from the Thomas Lakes area for the purpose of stocking another body of water.
	Fishing in Thomas Lakes is restricted to Members in good standing and their guests. Guests, who are fishing, must be accompanied by a Member unless they are fishing on the beach area directly in front of the member's lot.
H.4	Fishing on Thomas Lakes is governed by all Nebraska state laws and regulations.
	Fishermen shall respect any Member's request not to fish in swimming or activity areas when Members or their guests are present.
	For the safety of swimmers and boaters, set lines and unattended fishing poles are prohibited. Unapproved artificial fish habitats are not allowed.
H.7	Fishing from the boat ramp area is prohibited.
H.8	Fishing from the bridge is prohibited.

I. Pets/Animals

I.1	When off the Member's property, dogs must be on a leash, controlled with an electronic collar, or be under the behavioral control of the dog handler acting in proximity. It is the handler's responsibility to clean up dog waste.
I.2	No animals, livestock or poultry of any kind shall be raised or kept on any lot except for household dogs and cats.
I.3	Any dog which has exhibited any aggressive behavior or a tendency or disposition to attack, to cause injury or to otherwise threaten the safety of Members and their guests,
	OR
	Any dog, whether owned by a Member, a family member or guest, which without provocation chases or approaches a person in a menacing fashion or attitude of attack will not be tolerated. This includes any dog acting in a highly aggressive manner that is capable of jumping over or escaping a fenced yard. The Member responsible for any dog acting in an aggressive or threatening manner that is off leash or off electronic control or outside a fenced yard will be fined \$100 and the dog will not be allowed within the Thomas Lakes Subdivision common areas.
	To protect the safety and enjoyment of all residents and guests, the TLOA board reserves the right to take further action deemed necessary to regulate aggressive or threatening animals.

J. Guests

J.1 Members an		Members are responsible for the conduct of their family members and guests.
		Guests are not allowed to bring kayaks, paddle boards, canoes, boats, jet skis, ATV's/UTV's, dirt bikes or other such recreational vehicles into the Thomas Lakes Subdivision.

K. Enforcement

	If any Member, family member or guest violates any of the Rules and Regulations, the TLOA Board may suspend the rights of these individuals to use the lakes and the common areas until such time as there is compliance with the Rules and Regulations.
	Members who have had their rights to use the lakes and common areas suspended, but continue to use these areas, are subject to being ticketed for trespassing.

- K.3 The cost of enforcement of Rules and Regulations of TLOA shall be assessed against the violator, including legal fees and court costs.
- K.4 If Members, their family members, or guests, fail to comply with regulations, speed limits or signs, the Member is subject to receiving a citation and fine as specified in the current TLOA Fine Schedule found on thomaslakes.com. Fines must be paid within 30 days of the violation. Payment is made to: Thomas Lakes Owners Association, P.O. Box 83, Ashland, NE 68003.
- K.5 Thomas Lake members can appeal a citation and/or fine in writing or by attending the next scheduled Board Meeting. The Board's decision is final. Failure to pay the fine may result in loss of lake privileges and/or legal action.

L. Vehicle/Vessel Registration Requirements

- L.1 All powered watercraft with motors above 10 hp, and all non-conventional vehicles are required to be registered with TLOA. Non-gas/diesel powered vessels, (sail boats, canoes, paddle boats, row boats, etc.) are not required to be registered, but must have property owner identification (VehID) affixed to the vessel and must meet all State boating regulations. All permitted vehicles/vessels must comply with TLOA lake rules as well as Nebraska state law. In the event of any conflict between these rules exist, the more stringent rule will be enforced.
- L.2 Members shall not be allowed to have more than five land vehicles per property address. The first three land vehicles will be charged a normal rate for stickers (\$15 prior to April 15, \$50 after April 15). Land vehicles four and five will be at an increased sticker rate (\$50 prior to April 15, \$100 after April 15).

Exceptions: The \$ 15 fee will apply to watercraft or non-conventional vehicles purchased by new Members and/ or newly purchased watercraft or non-conventional vehicles by current Members after the April 15th date.

L.3 Vehicle/Vessel registration requirements are as listed below. NOTE- Information must be submitted annually as new stickers are required each year.

Members are required to fill out a "Watercraft/Non-Conventional Vehicle Identification Form" that can be found on TLOA website (www.thomaslakes.com) under "Sticker Information, Vehicle ID Form" when purchasing stickers.

All Members must have a signature on file stating that they understand and will abide by all rules and regulations to receive stickers. The Watercraft/Non-Conventional Vehicle Identification Form serves that purpose.

- A. Powered watercraft with motor over 10 hp:
- 1. Copy of State Boat Registration Must be current
- 2. Copy of proof of liability insurance
- B. Non-conventional vehicles (ATV's, UTV's, and other approved land vehicles):

Copy of proof of liability insurance

C. Golf carts:

Proof of liability insurance is not required; however, golf carts must be registered with TLOA.

Nebraska Boating Regulations require watercraft owners to register watercraft with the state within 30 days after purchase. For newly purchased watercraft, stickers may be issued prior to the owner registering the vessel with the state, by providing a copy of Bill of Sale and proof of insurance. It is the responsibility of the Member to provide the Association with a copy of the State Registration immediately following the 30-day grace period.

State Watercraft Registration must be in the Members name as listed under Saunders County property records. If the property is in "LLC" or any other partnership, "ownership" on all state watercraft registrations must be reflected as shown on the Saunders County property records website.

Proof of liability insurance must be in Member's name, clearly specify vehicle/vessel make/model and must show effective and expiration dates. Updated copies of proof of insurance must be provided to TLOA if copies on file have expired.

Copies of required documents should be in paper or electronic (email) format. Pictures on cell phones are not accepted.

Members will receive notification on ordering and payment options.

Two (2) weeks should be allowed for processing and handling vehicle/vessel registration requests.

L.4 Along with a current year TLOA sticker (decal), all Members are required to display the Member's Vehicle Identification (VehID) on each approved vehicle/vessel. The Vehicle Identification consists of the first letter of the Member's last name and the Member's three-digit address number. Letters/numbers should be no less than 3 inches in height and in a contrasting color to the vehicle/vessel. Stickers and Member VehID must be placed in designated locations as shown in diagrams on TLOA website (www.thomaslakes.com) under "Sticker Information, Sticker Placement". Anyone found operating a watercraft or non-conventional land vehicle without a current appropriately placed sticker and VehID will be issued a citation.

All TLOA approved non-conventional land vehicles must display a TLOA issued yellow safety flag. The flag must be positioned no lower than 5 feet from the ground and affixed to the vehicle. All non-conventional vehicles without an appropriate flag will be fined. If it is the first time registering a ATV/UTV, golf cart or other TLOA Association approved land vehicle, a flag will be provided at no cost. If damaged or lost, replacement flags can be purchased at cost.

L.5 Nebraska State Boat License numbers must be placed in designated locations as defined in Nebraska Game & Parks Boating Guide (http://outdoornebraska.ne.gov/boating.asp) and as shown in diagrams on TLOA website (www.thomaslakes.com) under "Sticker Information, Sticker Placement."

M. Channel

- M.1 The purpose of the channel that connects the north and south lakes is to allow for the navigation of watercraft between the two lakes.
- M.2 The south end of the channel will be marked by a buoy placed approximately 250 ft from the south side of the bridge. The channel will extend from shoreline to shoreline.
- M.3 The north end of the channel will be marked by a buoy placed approximately 70 ft from the north side of the bridge. The channel will extend from shoreline to shoreline.
- M.4 The channel area is marked by signs posted on the shoreline. Anyone tampering with or moving the signs or buoys may be fined or subject to loss of lake privileges.
- M.5 The channel must always be kept free of obstacles, including but not limited to swimmers, parked watercraft, docks, shore stations, inflatables, and rafts.
- M.6 A no-wake zone (5 mph or less) shall be enforced in the channel.

N. NRD/Unusable Lots

N.1 Thomas Lakes Lots 41, 42, 43, 44, 49 and 50, are currently owned by the NRD and are unusable. Unusable defined in the bylaws of Thomas Lakes are lots that you can no longer build on. TLOA has been maintaining these lots since 2010 under an agreement with the NRD. The NRD has allowed the community to use these lots for "green space".

The NRD and Corps of Engineers have placed certain restrictions on these lots to protect the integrity of the levee system. These restrictions would pass to anyone buying the lots from the NRD.

It is the best interest of TLOA to further protect the integrity of the levee system as well as protect community from undesirable uses of the lots.

Including all rules, regulations, and covenants in place for lots in TLOA, these lots are to remain "green space", with these additional restrictions:

- Must be maintained as to trash, debris, and overgrowth
- NOT to be used for any overnight camping with a tent, camper or any other form of camping enclosure
- No temporary storage buildings or sheds are allowed
- No vehicle storage of any kind is allowed, including campers or trailers
- No fencing or other restrictive barriers are allowed

No livestock boarding is allowed.

Whereas proposed revisions to the pre-existing Rules and Regulations document were affirmed by written ballot by the TLOA Members in December, 2023 and ratified at the Annual Meeting on January 20, 2024, these Rules and Regulations are hereby approved by the Board of Directors.