

202401646 MISC \$25.00  
01/24/2024 11:10:36A 16 PGS  
Steve Gill  
Clark County Recorder IN  
Recorded as Presented



GENERAL RULES AND  
REGULATIONS  
COUNTRY CLUB ESTATES  
HOMEOWNERS ASSOCIATION, INC.

2-1-2024

This document replaces and supersedes all previous Rules and Regulations.

Residents of Country Club Estates HOA are required to follow the Rules and Regulations.

Following our neighborhood rules & regulations should result in a consistency of appearance, harmony and protect home values.

The association provides an online copy of the general rules and regulations for easy reference. They can be accessed @[contactcornerstone.com](http://contactcornerstone.com) and follow the link for homeowners. We ask that you review the booklet whenever contemplating a change to your home's exterior or front yard.

The condo owners have an additional set of guidelines but also must follow the neighborhood rules regarding the pool and club house.

## TABLE OF CONTENTS

	<u>PAGE</u>
SECTION 1: AUTHORITY OF BOARD OF DIRECTORS	4
SECTION 2: RIGHTS AND PRIVILEGES	4
SECTION 3: GENERAL RULES AND REGULATIONS	5
SECTION 4: STREETS, PARKING, AND EASEMENTS	6
SECTION 5: GUEST PRIVILEGES	6
SECTION 6: ENFORCEMENT	6
SECTION 7: PROHIBITED ACTIVITIES	7
SECTION 8: SWIMMING POOL & POOL RULES	7
SECTION 9: CLUBHOUSE RULES	8
SECTION 10: CLUBHOUSE RESERVATIONS	10
SECTION 11: ARCHITECTURAL GUIDELINES & STANDARDS	11



## SECTION 1: AUTHORITY OF BOARD OF DIRECTORS

- 1.1 The Rules and Regulations enclosed herein have been approved by the Corporation and adopted by the Board of Directors of the Country Club Estates Homeowners Association, Inc. pursuant to authority vested by the corporation. The said Rules and Regulations are and shall be binding upon each and every purchaser who shall execute an acquisition agreement for the purchase of any lot or unit as defined in Article One, Section 6 of the Declaration in Country Club Estates, Clark County, Indiana. These Rules and Regulations are intended to maintain the property value of all owners.
- 1.2 The definition of an Owner as defined in Article One, Section 6 of the Covenants states "Owner shall mean the record owner, whether one or more persons or entities, of a fee simple title to any lot... "As used herein, Owner shall mean the person(s) of record
- 1.3 The definition of Resident, as used herein, shall mean any person that is a member of the Owners Immediate family over the age of 18 residing full time in the Owners residence, or is a tenant of the Owner with a valid rental contract that has a term in excess of twelve months and is living in the Owners residence.
- 1.4 The definition of Guest/Guests shall mean any person under the age of 18 living with an Owner or Resident, or any person that is visiting an Owner or Resident on a temporary basis.

## SECTION 2: RIGHTS AND PRIVILEGES

- 2.1 The rights and privileges of Country Club Estates Homeowners Association, Inc. are extended to lot or unit Owners in good standing only and to be recognized as Owners as defined in Article One, Section 6 of the Declaration. To be in good standing the Owner must not be in violation of any said Rules and Regulations, By-Laws, and property restrictions as herein set forth.
- 2.2 Owner's rights, privileges, and obligations are not transferable.
- 2.3 An Owner may permit use of the common area and facilities to the immediate family residing with the Owner. Or to the Owners Tenant, providing that the Owner(s) have on file with the Board of Directors a Waiver and Release of all Claims and Assumption of Risk. Residents shall also be required to provide the Waiver and Release



2.4 Owner(s), Residents and their Guest(s) must conform to all Rules and Regulations.

### SECTION 3: GENERAL RULES AND REGULATIONS

3.1 The Board of Directors of Country Club Estates Homeowners Association, Inc. retains the right to enforce these Rules and Regulations.

3.2 Country Club Estates Homeowners Association, Inc. shall not be responsible for the loss of property or any other loss sustained by Owners, Residents, or their guest while on Country Club Estates premises.

3.3 No Owner or Resident shall be allowed to circulate any subscription list, or to place any advertisement, or exhibit any article for sale on their lots or lots, Common Areas, and other properties belonging to Country Club Estates Homeowners Association, Inc.

3.4 Country Club Estates and the Corporation accept no responsibility for any private property brought onto its premises.

3.5 Every one of the Restrictions is hereby declared to be independent of, and severable from the rest of the Restrictions and of and from every other one of the Restrictions and of and from every combination of the Restrictions. Therefore, if any of the Restrictions shall be held to be invalid or to be unenforceable or to lack the quality of running with the land, that holding shall be without effect on the validity, enforceability, or "running" quality of any other one of the Restrictions.

3.6 All Owners and Residents shall be subject to all ordinances or codes affecting residents of the City of Jeffersonville in addition to the Restrictions.

### SECTION 4: STREETS, PARKING AND EASEMENTS

4.1 Easements for utility service to residential property owners will be provided as indicated in the Restrictive Covenants filed with the Country Club Estates Plats, as amended.

4.2 No vehicle shall be parked overnight on any street in the development.

4.3 No truck in excess of one ton (GVWR Class 4 and up), commercial truck, commercial van, boat, motor home, recreational vehicle, trailer, or camper shall



be parked overnight (or longer), or stored on any lot or unit in the development in such a manner as to be visible to the occupants of other lots or units or the user of any street within the development, nor shall any stripped down, partially wrecked, or junked motor vehicle, or any sizable part thereof, be so parked.

- 4.4 Only Clubhouse or Pool users shall be allowed to park in the Clubhouse parking lot adjacent to the Clubhouse during the daytime. Overnight parking is prohibited unless approved by the Board of Directors. Please contact a board member to seek approval.

#### SECTION 5: GUEST(S) PRIVILEGES

- 5.1 Owners and Residents are responsible for their guest(s) at all times when on the premises of community property and shall enforce the requirements of Section 8 and Section 9 of this document with respect to their guest(s) when at the clubhouse and pool.
- 5.2 The Board of Directors of Country Club Estates Homeowners Association, Inc. may from time to time make such rules it deems necessary regarding the admission of guest(s) to the Clubhouse and facilities, and may at its discretion make further restrictions on the above specified privileges regarding guest(s) as needed.

#### SECTION 6: ENFORCEMENT

- 6.1a Failure to comply with the Rules and Regulations will result in a 60-day suspension from the use of said facilities as provided by the Declaration Article Four, Paragraph (b).
- 6.1b Country Club Estates Homeowners Association, Inc. shall have the right to notify the owner of record of the premises of its intention herein, enter upon the premises, and to take such steps as may be required to correct an undesirable appearance or violation of the Board of Directors in the discretion of the Board of Directors and may include, but not limited to, purely aesthetic grounds. The owner of the property shall be liable for all costs incurred in any such action. The total cost thereof shall be a lien on his/her property.



6.1c Future violations after effective date of this document must be corrected within a timely manner. Violations not corrected in a timely manner (as determined by Board of Directors) may incur a \$25.00 per month fine for minor infractions and up to \$2000 (a onetime charge) for a major infraction until the violations are corrected and approved by the Board of Directors.

## SECTION 7: PROHIBITED ACTIVITIES

7.1 No obnoxious or offensive activities shall be carried out on any lot or unit in the development, nor shall anything be done on any of said lots or units that shall be or become an unreasonable annoyance or nuisance to any owner of another lot or unit in the development. Only home/estate sale signs or political signs as allowed by Indiana state law, shall be displayed on any numbered lot, unit, the entrance, common areas, park or roadways in the development area without written permission of the Board of Directors.

7.2 Including the usual household pets, no more than three (3) animals shall be kept on any numbered lot or unit in the project.

7.3 Every outdoor receptacle for trash, rubbish or garbage shall be placed and kept as NOT to be visible from any street or other lot or unit within the development at any time, except the times when refuse collections are made.

## SECTION 8: SWIMMING & POOL RULES

8.1 Swimming is at the risk of the swimmer. There will not be a lifeguard present.

8.2 Swimming in the pool or spa between the hours of 11:00 p.m. and 7:00a.m. is prohibited.

8.3 No running or diving is allowed.

8.4 No glass or breakable items in pool area.

8.5 The gate must be closed and locked at all times.

8.6 The number of guest(s) which an Owner or Resident may have for the purpose of swimming is not limited. However, no guest shall be permitted to swim unless in the presence of an Owner or Resident. The requirement of "presence of an Owner or Resident" is fulfilled if the Owner or Resident is generally participating



in activities in which the guest(s) is engaged and is on the Pool Property. All Owners and Residents are responsible for their guest.

- 8.7 No person under the age of 18 is allowed to use the pool without an adult present who is also an Owner or Resident.
- 8.8 The pool CANNOT be reserved.
- 8.9 No dogs or cats or any type of animal except Certified Service Animals are allowed in the pool area.
- 8.10 Unnecessary noise or loud music that may disrupt the neighbors is not permitted at any time.
- 8.11 NO wet feet or swimsuits are allowed in the Clubhouse.
- 8.12 Pool users are NOT TO ENTER the Clubhouse to use the restrooms or kitchen. Restrooms are located in the pool area.
- 8.13 When you leave: Put chairs and tables back in an orderly manner. Crank down the umbrella. Put all trash in cans. If you or your guest make a mess, clean it up.
- 8.14 If you are the last to leave: Crank down the umbrellas.
- 8.15 Any persons violating the above rules are subject to suspension of use of pool as outlined in Section 6.1 of the Rules and Regulations by the Board of Directors after due notice.
- 8.16 The Board of Directors must enforce Pool Rules outlined in section 410 IAC 6-2.1 and revisions from time to time.

#### SECTION 9: Clubhouse Rules

- 9.1 The number of guest(s) which the Owners or Residents may have for the purpose of entertaining at the Clubhouse is limited to 60. However, the reserving Owner or Resident MUST be present for all activities. No Owner or Resident is to give their keycard to anyone.
- 9.2 Clubhouse hours are from 7:00 a.m. to 11:00 p.m.



- 9.3 Owner or Resident(s) are always responsible for their guest(s) and are always responsible for any damage that they and/or their guest cause.
- 9.4 Serving alcohol is not permitted unless the Owner or Resident has on file with the Board of Directors a Waiver and Release of All Claims and Assumption of Risk.
- 9.5 No smoking is allowed in the Clubhouse. No dogs or cats or any type of animals except Certified Service Animal are allowed in the Clubhouse. Do not come into the Clubhouse in wet bathing suits.
- 9.6 Do not use plastic or glass cups or glasses. Use Styrofoam cups as they don't sweat and won't leave rings on the wooden tables. Please make sure to use coasters that are provided at the Clubhouse.
- 9.7 If you have to move furniture, lift it. Do not slide on carpet. Put furniture back in place before leaving. Put all chairs, tables and anything else that was used out of the storage room back into the storage room. Make sure everything is away from the furnace.
- 9.8 Do not use tape, Velcro, stick pins or tacks to hang anything on the walls or window glass such as, banners, ribbons, balloons, etc.
- 9.9 Items are not to be placed in the Clubhouse prior to the day of reservation.
- 9.10 It is the responsibility of the Owner or Resident to return the Clubhouse to the same or better condition as required by this document and as posted.
- 9.11 When an Owner or Resident uses the Clubhouse, they are responsible for cleaning up major messes and emptying all trash containers.
- 9.12 Wash the towels and dishcloths if they are the ones supplied by the Clubhouse.  
Upon returning place in black mailbox on left wall outside front clubhouse door.
- 9.13 Please be aware that the use of "glitter" creates a difficult cleanup that requires special attention to vacuuming. Leaving the carpet and furniture with glitter may subject the resident to additional fees.



- 9.14 Do not leave anything at the Clubhouse after you have rented it, such as unused cups, plates, napkins, sugar, creamer, condiments, decorations, or any food in the refrigerator.
- 9.15 Make sure that when leaving the thermostats are set to 67 degrees in the winter and 78 degrees in the summer.
- 9.16 Make sure all lights are out and all doors are locked before leaving.
- 9.17 Items that are broken or damaged must be reported, replaced/repared by the Owner or Resident. Failure to repair or replace damaged items WILL result in assessments upon your account and may also result in suspension of privileges.
- 9.18 Any Owner or Resident violating the above rules is subject to suspension of use of the Clubhouse by the Board of Directors, after notice as per Section 6 of this document.

#### SECTION 10: CLUBHOUSE RESERVATIONS

- 10.1 The contact for Clubhouse reservations is Cornerstone Property Management (502) 384-9012.
- 10.2 Fees for Clubhouse Reservations are set by the Board of Directors each year. If you reserve the Clubhouse and decide to cancel your reservation (five days or earlier notice) your fee will be refunded providing all the requirements of Section 9 have been met. Checks should be made payable to Country Club Estates HOA and mailed to Cornerstone Property Management, 8003 Lyndon Centre Way, Suite 101, Louisville, Ky. 40222.
- 10.3 Reservations are taken on a first come, first served basis (except for specified holidays). If more than one person wants to use the Clubhouse, they have the option of being "wait-listed" in the event the first person to reserve cancels their reservation.
- 10.4 Reservations on a holiday will not be accepted more than 6 months in advance.



- 10.5 The Clubhouse may not be reserved on consecutive days without Board of Director's approval.
- 10.6 To provide an equal opportunity for the Owners and Residents to reserve the Clubhouse for holidays, a drawing will be held 90 days before each holiday.
- 10.7 Holidays are: New Year's Day, Easter, Mother's Day, Memorial Day, Father's Day, Fourth of July, Labor Day, Thanksgiving, Christmas Eve, Christmas day, New Year's Eve.
- 10.8 Call or e-mail the request in order to place your name in the drawing 90 days prior to the holiday.
- 10.9 The winner of the drawing will pay the reservation fee to confirm the reservation.
- 10.10 The Clubhouse is for the use and enjoyment of Owner(s), Resident(s), and their guest, Reservations for "Open to the public" sales and events are prohibited.
- 10.11 Reservation of Clubhouse DOES NOT INCLUDE exclusive use of POOL.

## SECTION 11: ARCHITECTURAL GUIDELINES & STANDARDS

### 11.1 Roofing material a color:

Color: Charcoal/Black are the only accepted roof colors and those shades are subject to approval by the Board of Directors. Standard or architectural shingles are acceptable.

### 11.2 Mailbox:

11.2a Mailbox post, size and color (Gloss Black) will remain the same.

11.2b Large Elite size black mail box can be purchased from Lowes or Home Depot.

11.2c New numbers should remain the same style, however, 4-inch numbers are no longer available.

11.2d Refurbish numbers: H & D Brass Polishing

2219 Frankfort Avenue  
Louisville, Ky. 40206  
502-895-7007

11.2e Paint existing numbers: Rust-Oleum Bright Coat, Metallic  
Finish, Gloss Gold

11.2f Order Post from:

A-1 Ornamental Iron, Inc.  
4653 Astor Road  
Louisville, Ky. 40218  
502-968-3454

American Security & Ironworks  
1207 Old Fern Valley Road  
Louisville, Ky. 40219  
502-966-9896

11.3 Exterior Colors:

The present exterior colors of all Country Club Estates residences are acceptable. Any color change from the color you have now would need preapproval from the Board of Directors.

11.4 Satellite Dishes / Antenna / Solar Collectors

11.4a Dishes or Antenna shall NOT be visible from the street and require approval via the Board of Directors review process.

11.4b The term "solar collector" shall mean:

11.4b1 an assembly, structure, or design including passive elements used for the gathering, concentrating, or absorbing direct or indirect solar energy and to transfer that energy to a gas, solid, or liquid, or to use that energy directly, or

11.4b2 A mechanism that absorbs solar energy and converts it into electricity.



- 11.4c An owner that wishes to install a solar collector shall first obtain approval from the Board of Directors at a regularly scheduled meeting.
- 11.4d A solar collector shall be located on the roof of a residence. The solar collector(s) shall not be higher or wider than the roofline or extend beyond the hipline or gable line of the roof. The solar collector(s) shall be parallel to the roof line conforming to the roof pitch. Solar collectors shall be placed toward the rear of the roof structure and shall not be placed on any roof surface that faces the street. All brackets, pipes and associated hardware shall have the same color as the roof surface.
- 11.4e The owner shall obtain all local and state permits and conform to all codes as required. The approval of the Board of Directors only satisfies the requirements of Country Club Estates Homeowners Association, Inc.
- 11.5 Driveway Standards:
  - 11.5a Two car garage – only two car driveway
  - 11.5b Three car garage – only three car driveway
  - 11.5c No paving in front yards other than a garage driveway and sidewalk.
  - 11.5d No extra parking area permitted No resident parking signs permitted.
- 11.6 Landscaping:
  - 11.6a Front Landscaping, statues, lawn ornaments, landscape flags are to be limited to three (3) and be no more than 3 feet tall.
  - 11.6b Landscape statues, lawn ornaments and landscape flags shall be in the landscape.
  - 11.6c Landscape should be neatly trimmed and maintained at all times.
  - 11.6d For sale and estate sale signs are the only authorized signs to be placed in the front yard. Estate sale signs are limited to 2 days.
  - 11.6e Political signs are allowed but must follow Indiana State law. No advertisement signs are allowed.



11.6f Major redesign of landscaping must be approved by the Board of Directors.

11.6g Display of the American Flag is permitted on either the front face of the home or unit on a vertical flag pole. Flag poles for purpose of display of the American Flag shall be in the landscape bed and installed according to the manufacture's standards. American flags shall be no larger than 3' x 5' in size. Flag poles shall be no taller than 21'.

Only the American Flag shall be displayed. No other flag, banner, pennant, or otherwise shall be displayed on the front face of the structure or flag pole at any time.

#### 11.7 Building / Construction:

11.7a No building, construction, reconstruction, alteration, remodeling, major redesign of landscaping, parking, fence, wall, shutters, awnings, screened or glass in front entrance area, roofing, driveways, or other improvements shall be placed, constructed, erected, repaired, restored, reconstructed, altered, remodeled, added to, or maintained, on any parcel, site, unit, or tract until the drawing, plans, and specifications, and such other information as the Board of Directors may reasonably require, have been filed with the committee.

Directors may reasonably require, have been Filed with the Board of Directors. Such specifications which are to be filed with the Board of Directors shall include, but NOT limited to, colors, building materials, height and location of same.

11.7b Any exterior structural, front or rear to a house must be preapproved by the Board of directors and be accompanied by a Building Permit where applicable.

11.8 Review of Proposed Improvements on the following criteria:

11.8a Will the improvement be detrimental to the appearance of community as a whole?

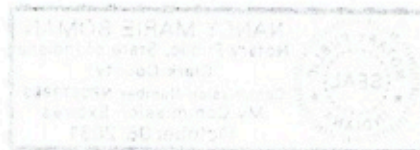


11.8b Will the improvement be in harmony with the surrounding structures?

11.8c Will the improvement detract from the beauty, wholesomeness and attractiveness of the community or the enjoyment thereof by other owners?

11.8d Does the improvement comply with all architectural guidelines and standards?

11.8e Does the improvement violate any restrictions?



This document executed this 24<sup>th</sup> day of January, 2024

**COUNTRY CLUB ESTATES HOMEOWNERS  
ASSOCIATION, INC.**

Prepared by  
HOA Board of Directors  
Barbara Sheppe  
President

By: Barbara A. Sheppe  
President Barbara A. Sheppe

By: Joris L Kramer  
Secretary Joris L Kramer

STATE OF INDIANA )  
)  
County of Clark )

Before me the undersigned, Notary Public in and for the above county and state on the 24<sup>th</sup> day of January, 2024, personally appeared Barbara A Sheppe & Joris L Kramer as President of Country Club Estates Homeowners Association, Inc., on behalf of said corporation and who being duly sworn stated, or affirmed, that the representations contained herein are true, and acknowledged the execution of the foregoing document.

Witness my hand and notary seal



[Signature], Notary Public  
Resident of Clark County, Indiana  
My Commission expires

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law."

Name: Barbara Sheppe