

**FIFTH AMENDMENT TO
DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF
TELLICO HARBOR PROPERTY ASSOCIATION, INC.**

**ARTICLE XVI
RULES AND REGULATIONS**

Pursuant to the Governing Documents of Tellico Harbor Property Owners Association, the Association has adopted a policy of implementing Rules and Regulations providing for the Property Owners to have a formal appeal process as well as guidance to interpret the governing documents providing consistency in and promoting the health, safety and welfare of Tellico Harbor residents and owners. These Rules and Regulations are also to support the Association's desire to preserve and enhance the property values within the development.

The Rules and Regulations are not intended to supplant or amend the Governing Documents, and in the event of an inconsistency or conflict with the Governing Documents, the Governing Documents shall have precedence.

If any portion of these rules is determined to be legally unenforceable, it shall not negate the enforceability of the remaining rules.

The Rules and Regulations as established by the Board of Directors will be on the monthly meeting agenda for three (3) consecutive meetings prior to Board approval. Upon Board approval a new or revised Rules and Regulations will take effect immediately.

The original documents, supporting data and revisions shall be filed in the Association's Office in the Clubhouse and will have a current index of the Rules and Regulation.

The Rules and Regulations shall be posted on the Tellico Harbor Property Association's website and copies available from the Secretary.