

LIBER 1 8 8 9 PAGE 0 2 8 7

**1985 Dock and Lake Area Policy
Amended June 25, 2005**

The Board of Directors has approved the changes in policy on June 25, 2005.

The 2005/2006 Board of Directors has reviewed and approved the changes and amendments to the existing 1985 Dock and Lake Area Policy. These changes reflect the addition of the new docks.

Approval of the Board of directors:

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Dock Chairman**

**Andy Niedenthal _____
President**

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Secretary**

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1985 Dock and Lake Area Policy - Amended June 25, 2005

1. DEFINITIONS

1. Dock Owner - An Association member(s) who:
 - 1.11 Originally purchased an outrigger from the Association in 1984.
 - 1.12 Exercised the first right of refusal when purchasing a developed or undeveloped lot from an Association member(s) who was an original owner of an outrigger purchased in 1984.
 - 1.13 As an Association member on the Dock Waiting List, received an outrigger when another dock owner either forfeited or returned his dock to the Association.
 - 1.14 Has a right to one of the Association's common dock permits provided said Association member(s) remain in conformance to the 1985 Dock and Lake Area Policy.
- 1.2 Ramp - An ancillary item of floating dock equipage by which a person may access the dock walkways from the lake shoreline.
- 1.3 Walkway - An ancillary item of floating dock equipage which is perpendicular to the outriggers; secured to the ramps and shoreline; and by which a person can access the outriggers from the ramps.
- 1.4 Outrigger - A floating structure made of wood and/or metal, and secured to a walkway, and to which watercraft are secured.
- 1.5 Dock Committee - A group of Association member volunteers formed by the Association to manage and maintain the docks.
- 1.6 Association Lakefront Property - Attachment One hereto depicts the Association's lakefront property, which was deeded to the Association by the developer of the Ridge.
- 1.7 Buffer Strip - this is land between the Association's lakefront property line and the shoreline which is owned by General Public Utility (GPU) (once known as Pennsylvania Electric Company (PENELEC); and is managed by the Maryland Department of Natural Resources (DNR). See Attachment One, which shows the buffer strip in front of the Association Property.

- 1.8 Common Dock Permits - these are permits issued to an entity consisting of multiple building lots (such as a homeowner's association) rather than to an individual lot owner. The number of common dock permits to which the Association is entitled was determined by the DNR in 1989 and in agreement with the developer, Deep Creek Partners.

2. DOCK OWNERSHIP

- 2.1 the basic premise of the original 1985 Dock and Lake Area Policy and subsequent amendments was that the ownership of an outrigger (dock) ran with the lot for which it was originally purchased unless:

- 2.11 new owners of the lot chose not to exercise their first right of refusal option.
- 2.12 an outrigger owner(s) chose to give up ownership of the outrigger and sold it back to the Association.
- 2.13 an outrigger owner forfeited the right to the use of a common dock permit.

2.2 Dock Ownership History and Lineage

- 2.21 History - the developer owned the lakefront, docks and ancillary equipage until 1984 when they were sold to the Association. The Association offered the outriggers (docks) for sale to the membership in April 1984 and sold twenty-two outriggers to the members during the remaining months of the year. The developer continued to own the lakefront. Subsequently the Association found it could not get additional docks because it did not own any lake front property. The Association then sued the developer for fraud in federal court and in an out-of-court settlement gained deeded access to the lakefront and the right to twenty-two (22) common dock permits in 1989-1990. The first year that the Association requested and obtained common dock permits was 1991.
- 2.22 Dock Lineage - Attachment Two shows the lineage of outrigger (dock) ownership from the original 1984 purchases. The column to the right shows the current owners and their telephone numbers. - discontinued
- 2.23 The members with dock privileges purchased all new ramps, walkways and outriggers in 2002/2003 and will lease to the Association for \$1.00 per year the ramps, walkways and end "T's" for the use and enjoyment of all members.

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3. TRANSFER OF DOCK OWNERSHIP

- 3.1 Developed Lot - When a member(s) sells his/her lot, (they) must sell the right to their common dock permit back to the Association. However, the Association will give the first right of purchase for the right to that dock permit to the new owner. This option will be good for thirty (30) days from the mailing of a dock permit purchase agreement to the new owner. Attachment Three contains the format for the dock permit purchase agreement. The outrigger remains with the lot and its value should be included in the sale price of the property.
- 3.2 Undeveloped Lot - When a member(s) sells his/her lot, (they) must sell the right to their common dock permit back to the Association. The outrigger remains with the lot and its value should be included in the sale price of the property. The Association will give the first right of purchase to the new owner of the lot. Provided the new owner(s) gives to the Association a copy of a signed contract with a builder, posts a \$2,000.00 bond payable to the Association and agrees to begin construction of a house on the lot within one year from the date of settlement. Interest accrued on the \$2,000.00 bond will go to the Association's general fund. This option will be good for thirty (30) days from the mailing of a right to a dock permit purchase agreement to the new lot owner. Should the new owner fail to comply with the requirements above the purchase of the right to a dock permit and the \$2,000.00 bond is forfeit to the Association. The Association will return the purchase price of the dock permit to the lot owner and offer the dock permit for purchase to those on the dock waiting list in numerical order.
- 3.3 If a dock permit owner decides to simply sell his or her interest in a dock permit, the dock permit must be sold back to the Association, which in turn will offer the dock permit for purchase to those on the waiting list in numerical order.
- 3.4 Current Common Dock Permit Buy Back Prices**
- 3.41 Effective with the purchase of new docks in 2002/2003 the transfer/buy back fee shall be increased to \$5,000.00

3. DOCK WAITING LIST

- 4.1 A waiting list has been established for the right to a common dock permit. Those members having developed property will be given priority for the right to a common dock permit. Any owner on the waiting list who sells his property may pass on to the purchaser his position on the waiting list. The current waiting list is provided at Attachment Four.
- 4.2 Even with the dock permit limitation, the Board will accept requests from members to be placed on the dock waiting list

4. DOCK INSTALLATION AND REMOVAL

- 5.1 Installation - docks will normally be installed in the latter part of April or the beginning of May rain or shine.
- 5.2 Removal - docks will normally be removed on or around the time of AUTUMN GLORY WEEKEND in October rain or shine.
- 5.3 Notification - the Dock Committee Chairperson will send out a notice to all dock owners announcing the date and time of installation/removal.
- 5.4 effective with the affirmative vote of May 25,2002, it was approved to assess the dock member an amount equal to the charges for insertion and removal of the dock by an outside contractor. The assessment will be billed with the dock fee notification. (The fee for in/out and permit charges)

6. DOCK CONFIGURATION

- 6.1 The current DNR approved dock configuration is shown at Attachment Five. The outriggers are numbered and the owner's names are inserted in the space they would dock their water craft. (amended configuration 10/19/2002)
- 6.2 Proposed modifications to the dock configuration must be in accordance with DNR regulations, and be approved by the Association and DNR.

7. ANNUAL FEES, ASSESSMENTS, AND PENALTIES

7.1 Annual Dock Fee

7.11 The annual dock fee for each dock owner is \$275.00 (THE ANNUAL PERMIT FEE PLUS THE IN/OUT FEE AND AN AMOUNT VOTED BY

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THE DOCK OWNERS AS A MAINTENANCE FEE – CURRENTLY \$275.00 AS OF 1/1/2006). The permit fee is subject to change at the discretion of DNR. The amount of the permit fee is remitted to DNR to pay for the buffer strip slip permit.

7.12 Due date - 1 March annually.

7.2 Assessments

7.21 Dock owners may be assessed for monies required, but not limited to maintain the ramps and walkways; signages; and the construction of new ramps and walkways.

7.22 Due date - 30 days from the date on the letter of notification.

7.3 Penalties

7.31 A penalty of \$150.00 is required of any dock owner who fails to physically attend or provide someone in their place on dock installation or removal day, unless the docks are installed and removed by a contractor.

7.32 Due date - 30 days from the date on the letter of notification.

7.4 Dock Forfeiture

7.4.1 The failure of any dock owner to pay annual dock dues within 30 days from date of notification, any maintenance fees, and/or any penalty fees due to failure to assist on dock days, may result in the dock owner forfeiting his dock to the Association. Provided the Association pays the dock owner back an amount according to the 1985 Dock and Lake Area Policy, as revised, most current revision.

8. **POLICY TO MAXIMIZE DOCK USAGE**

- 8.1 Only another Association member may use an outrigger not being utilized by its owner, except properties being rented, the renter may use the dock.
- 8.2 At the annual meeting the dock chairman will have a list of the then current dock owners with their phone numbers shown on a dock configuration plan available to all Association members.
- 8.3 Any member of the Association may call a dock owner and arrange for the use of that dock when and if that dock owner does not plan to use it.
- 8.4 A member may rent his dock only to another Paradise Ridge Association Member.

9. **MAINTENANCE OF RAMPS, WALKWAYS, AND OUTRIGGERS**

- 9.1 Ramps and walkways - these dock items to include dock permit signage will be maintained by the Dock Committee utilizing dock owners or contractors as necessary to accomplish necessary repairs. Private contractors under sole direction of the Dock Committee Chairperson person may make repairs.
- 9.2 Outriggers - the repair of outriggers is included as part of the operation expense of the docks. Damage by negligence to the outriggers will be the responsibility of the outrigger owner. The Dock Committee Chairperson has the right to authorize the necessary repairs, to a dock which is interfering or preventing the use of adjacent docks in the absence of expeditious action on the part of the owner.

10. **GENERAL DOCK AND LAKEFRONT POLICY**

- 10.1 Members of the Association, their dependents, their guests, and their assigns (renters):
 - 10.11 may use the dock access ramps, crosswalks, and dock slips as long as they do not interfere with the dock owners use and enjoyment of same. **NO FIRES OR GRILLS OF ANY KIND ARE TO BE USED ON THE WALKWAYS/RAMPS OR OUTRIGGERS**
 - 10.12 will maintain and keep clear of waste and debris the Association's lakefront access road, parking area, lakefront grass area, and the adjacent DNR buffer strip.

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 - 10.12 will maintain and keep clear of waste and debris the Association's lakefront access road, parking area, lakefront grass area, and the adjacent DNR buffer strip.

10.13 will not operate motorized vehicles of any kind on the Association's grassed lakefront property or the adjacent DNR buffer strip except for the repair, installation, or removal of docks and emergency situations. Motorized vehicles on the DNR buffer strip are prohibited by COMAR regulations.

10.2 Owners of Outriggers:

10.21 are solely responsible to install their outrigger at a later date if their dock is not installed on dock installation day for lack of necessary repairs.

10.22 must insure that renters to whom they have rented their property and guaranteed dock space use only their assigned dock space.

10.3 Final enforcement of these regulations may be made at the discretion of the DNR Lake Manager.

11. DOCK COMMITTEE

11.1 The Board of Directors of the Association may establish a Dock Committee of up to three (3) member volunteers, one of whom may be appointed by the Board of Directors to be the Chairperson.

11.2 Dock Committee Responsibilities:

11.21 oversee the maintenance of common crosswalks and access ramps.

11.22 notify the owners of individual docks of:

11.22.1 required repairs prior to dock installation

11.22.2 emergency repairs required after dock installation

11.23 submit the annual requests for the dock permits and buffer strip use permit to DNR through the Association treasurer.

11.24 plan, prepare for, and manage the installation and removal of the docks

11.25 advise the Board of Directors of the annual common dock permit fees and any additional maintenance, construction, or penalty fees required of the dock owners.

- 11.26 submit proposed modifications of the dock facility arrangement to the Board of Directors for approval and subsequently to DNR Lake Management in accordance with DNR's lake regulations.
 - 11.27 advise the dock owners at least 30 days in advance of dock installation day and dock removal day.
 - 11.28 advise the Board of Directors of any infractions of this policy and recommend appropriate action.
 - 11.29 maintain a current list of dock owners including their lot and section, boat registration number, description of watercraft, and their assigned dock slip number.
 - 11.30 recommend changes to the 1985 Dock and Lake Area Policy, as amended from time to time, to the Board of Directors.
 - 11.31 maintain a dock sign depicting the name of the Association, the dock permit number, and the words, **"For use of members and their guests only"**.
- 11.3 Costs incurred by the Dock Committee in mailings, emergency repairs, ramp and walkway maintenance, etc. may be paid from the Dock Fund Account upon documented request from the Association treasurer.

12. DOCK FUND ACCOUNT

- 12.1 The Association shall establish and maintain a separate non-interest bearing checking account into which annual dock fees, assessments, and penalties are deposited and from which the common dock fee/buffer strip permit fees, maintenance costs, emergency repair costs, and administrative costs are paid.
- 12.2 The Association shall delegate the maintenance of the Dock Fund Account to the Association treasurer who shall have the responsibility to:
 - 12.21 Establish a separate non-interest bearing checking account.
 - 12.22 Annually notify the dock owners of the dock permit fees and maintenance assessments.
 - 12.23 Notify dock owners of any miscellaneous assessment or penalty as required.

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12.24 based upon material and labor receipts, certified by the Dock Committee Chairperson, pay bills for the docks from the Dock Fund Account.

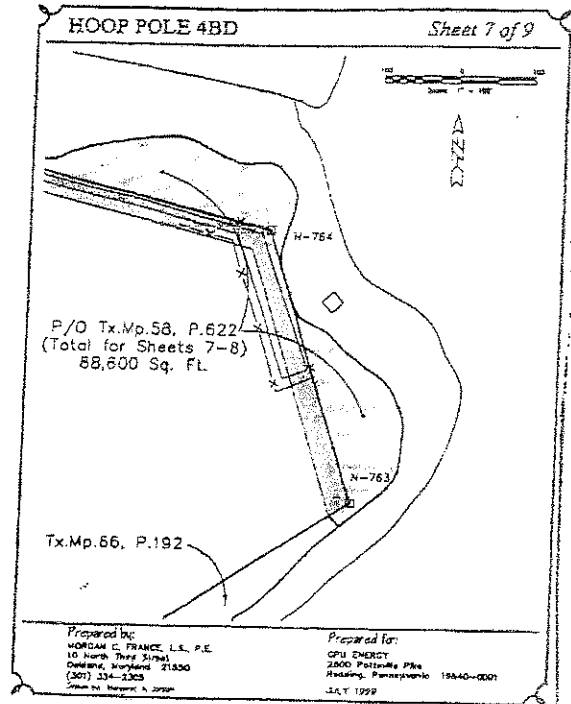
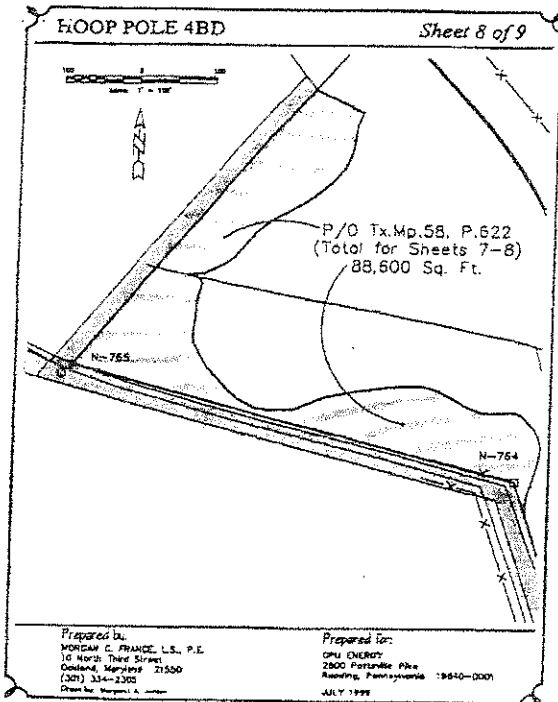
12.25 prepare a financial statement quarterly along with that for the General Fund, that will be available to members upon request.

Attachments

- 1- Lakefront Map
- 2- Dock Lineage-discontinued
- 3- Dock Transfer Agreement
- 4- Dock Waiting List
- 5- Dock Configuration

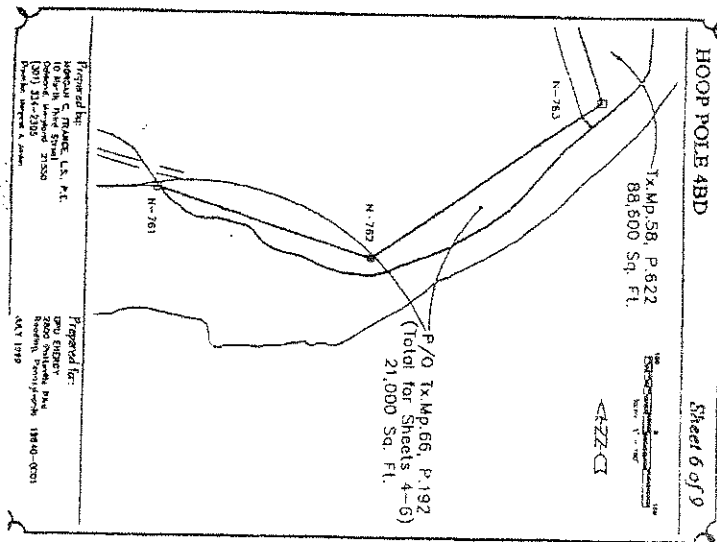
First Name	Last Name	Address	City	St	Zip	Phone#	Slip
Donald	Vierling	3081 Amy Drive	Library	PA	15129	724-348-6787	1
Pam	Barnard	3308 Mills Crossing Place	Kensington	MD	20895		2
Philip	Burton	1912 N.Monroe St	Arlington	VA	22207	703-243-2362	3
William	Algeo	938 Bebout Rd	Venetia	PA	15367	412-941-5655	4
Jeanie	Connors	7167 Deer Vally Rd	Highland	MD	20777	301-596-9238	5
William	Boice	101 Louisiana Lane	Venetia	PA	15367	724-941-9374	6
Allen	Kruger	8381 Cherry Lane	Laurel	MD	20707	301-953-7440	7
Christian	Knudsen	14825 Sapling Way	Glenelg	MD	21737	410-442-5122	8
Donald	Johnson	111 Hidden Valley Rd	Monroeville	PA	15146-2022		9
Paul	Schmitt	130 Paradise Ridge Rd	Deer Park	MD	21550	301-387-9961	10
Joe	Nulf	2839 Troyer Rd	White Hall	MD	21161		11
Thomas	Feehan	5005 40th Place	Hyatsville	MD	20781	301-864-7413	12
Vincent	Likar	103 Estates Ct	Jeannette	PA	15644	724-522-9981	13
Alireza	Mohadjer	8524 Paddock Way	Gaithersburg	MD	20882	301-990-2515	14
Laura	Ballentine	35 Thornhill Rd.	Timonium	MD	21093	410-825-3270	15
Tony	Furio	3312 Heavenly Cause Ct	Mt.Airy	MD	21771	301-831-5993	16
John	Cecil	5627 Broadmoor Terrace	Ijamsville	MD	21754	301-865-0619	17
Harry	Loveland	8505 Wild Olive Dr	Potomac	MD	20854		18
Dale	Stewart	1 Knox Place	Silver Spring	MD	20901	301-588-9996	19
Richard	Niedenthal	2805 Elliott St	Baltimore	MD	21224	410-522-2827	20
Fred	Hazelwood	736 E.Oak St	Oakland	MD	21550	301-387-6011	21
Mark	Lantz	P.O.Box 38304	Pittsburgh	PA	15238-8304		22

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Joe	Nulf	2839 Troyer Rd	White Hall	MD	21161		11
Thomas	Feehan	5005 40th Place	Hyatsville	MD	20781	301-864-7413	12
Vincent	Likar	103 Estates Ct	Jeannette	PA	15644	724-522-9981	13
Alireza	Mohadjer	8524 Paddock Way	Gaithersburg	MD	20882	301-990-2515	14
Laura	Ballentine	35 Thornhill Rd.	Timonium	MD	21093	410-825-3270	15
Tony	Furio	3312 Heavenly Cause Ct	Mt. Airy	MD	21771	301-831-5993	16
John	Cecil	5627 Broadmoor Terrace	Ijamsville	MD	21754	301-865-0619	17
Harry	Loveland	8505 Wild Olive Dr	Potomac	MD	20854		18
Dale	Stewart	1 Knox Place	Silver Spring	MD	20901	301-588-9996	19
Richard	Niedenthal	2805 Elliott St	Baltimore	MD	21224	410-522-2827	20
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Mark	Lantz	P.O. Box 38304	Pittsburgh	PA	15238-8304		22



PARADISE RIDGE DEEPER LAKE ACCESS - Solid color (1 ea. 4x6)
EST BOUNDARY - Lined AREA (2 ea. 4x6) UNDER CONSTRUCTION
BASEMENT

PARADISE RIDGE
MAP 58
PARCEL 622

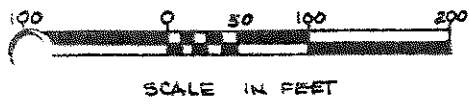
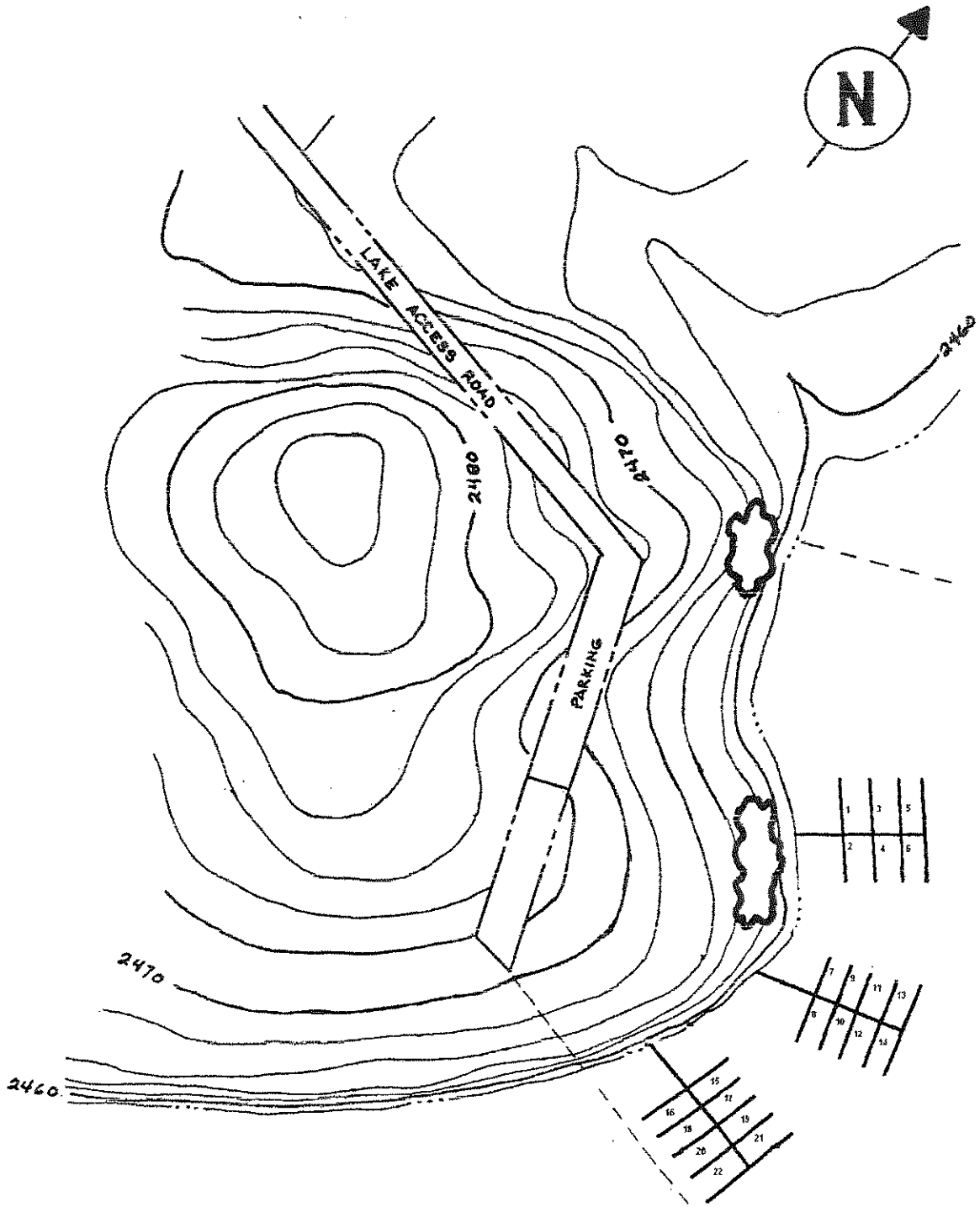


PARADISE RIDGE DOCK OWNER LINEAGE

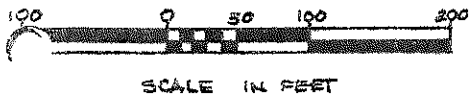
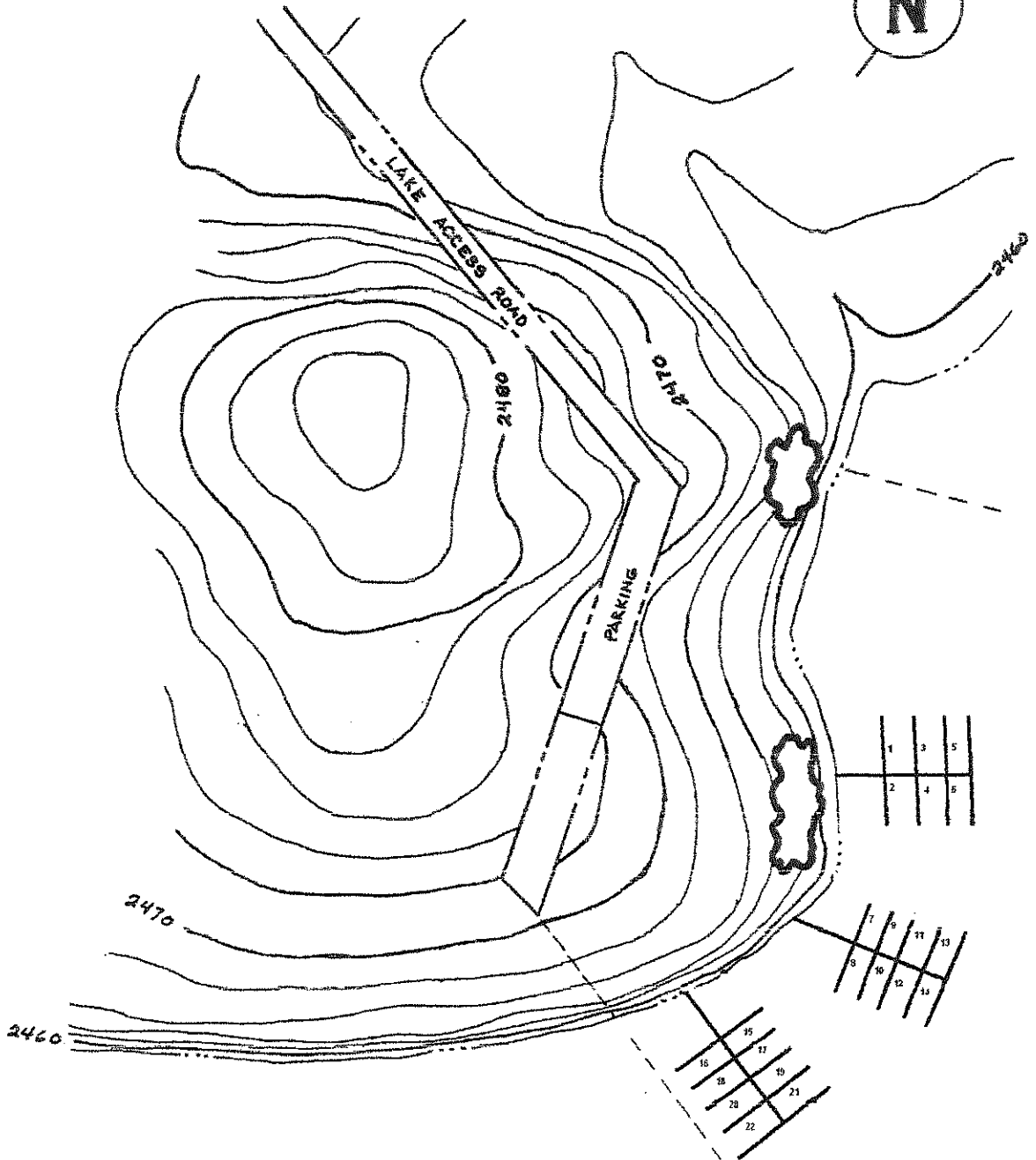
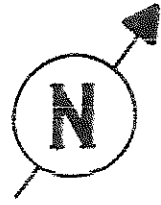
DATE OF ORIGINAL PURCHASE	NAME OF ORIGINAL PURCHASER	SEC	LOT	REGISTERED DOCK IN 1983	PREVIOUS BUSINESS AFTER OWNER	CURRENT OWNER	SEC	LOT	DOCK NR	REMARKS
20 MAY 84	ROBERT BAGLEY	1	11	YES	W. TAYLOR	WM. BOICE	1	3	6	NOTE 1 BELOW
"	JOHN CLARK	1	16	YES		HANS LANGE	1	16	10	
"	HARRY LOVELAND	2	13	YES		HARRY LOVELAND	2	13	18	
"	CK VEKATCHALAM	2	9			DOH VIERLING	2	9	1	
"	VINCENT LIKAR	1	9	YES		VINCENT LIKAR	1	9	15	
"	GEOFFREY MALONE	2	34	YES	M. SHIREY	LOUISE STROMIROWSKI	2	34	8	
"	JOHN KIRBY	2	32	YES		CAROL KIRBY	2	32	2	
"	GEORGE COPPERTWAITE	1	24	YES		JEANNIE CONNERS	1	24	5	
"	SHELDON DEARDEN	3	4			SHELDON DEARDEN	3	4	17	
"	ANTHONY FURIO	2	14			ANTHONY FURIO	2	14	16	
"	GERRON DE CONTI	1	14		A. COULTER	LAURA BALLENTINE	1	14	15	
"	PETER WOOD	1	32	YES		ALLEN KRUGER	1	32	7	
"	MICHAEL JAMES	1	43	YES		MARK LANTZ	1	43	22	
"	ROY STEVENS	1	25	YES		BARRY BRYANT	1	25	11	
"	RICHARD KALICH	1	15	YES		DONALD JOHNSON	1	15	9	
"	GEORGEY PFLUGNER	1	44			THOMAS FEELAN	1	44	12	
11 JUN 84	DONALD SCOTT	1	38	YES		RICHARD NEIDENTHAL	1	33	30	
"	BARBARA STEWART	3	3	YES		BARBARA STEWART	3	3	19	
"	GEORGE MURPHY	2	2	YES		WM. ALGED	1	4	4	NOTE 2 BELOW
20 JUN 84	SHIRLEY WALLBATH	1	40	YES	R. BAGLEY	PHILIP BURTON	1	40	3	
"	FRED HAZELWOOD	1	23	YES		FRED HAZELWOOD	1	23	21	
19 JUN 85	G. KELLY	3	5		K. MINER	ALI MOWADDER	3	5	14	
					NOTE 1: TAYLOR FORGOT DOCK, BRUCE NEAT ON LIST BECAUSE ORIGINAL OWNER OF HIS LOT WAS ZERO PURCHASER OF A DOCK. NOTE 2: ALGED BOUGHT MURPHY LOT, REFUSED DOCK, DOCK WENT TO HIS LOT 4, SEC 1 BECAUSE HE WAS ZERO PURCHASER OF HIS DOCK.					

PARADISE RIDGE DOCK OWNER LINEAGE

DATE OF ORIGINAL PURCHASE	NAME OF ORIGINAL PURCHASER	SEC	LOT	RETIRED DOCK IN 1983	PREVIOUS BUSINESS AFTER ORIGINAL OWNER	CURRENT OWNER	SEC	LOT	DOC NR	REMARKS
20 MAY 84	ROBERT BAGLEY	1	11	YES	W. TAYLOR	WM. BOICE	1	3	6	NOTE 1 BELOW
"	JOHN CLARK	1	16	YES		HANS LANGE	1	16	10	
"	HARRY LOVELAND	2	13	YES		HARRY LOVELAND	2	13	16	
"	CK YENSATHALAM	2	9			DON VIERLING	2	7	1	
"	VINCENT LIKAR	1	9	YES		VINCENT LIKAR	1	2	13	
"	SEBASTY MALONE	1	34	YES	M. SHIREY	LOUISE STROMBROWSKI	2	34	8	
"	JOHN KIRBY	2	32	YES		CAROL KIRBY	2	32	2	
"	GEORGE COPPERTHWAIT	1	24	YES		JEANIE CONNERS	1	24	5	
"	SHELDON DEARDEN	3	4			SHELDON DEARDEN	3	4	17	
"	ANTHONY FURIO	2	14			ANTHONY FURIO	2	14	16	
"	GERSON DE CONTI	1	14		A. CONLTER	LAURA BALLENTINE	1	14	15	
"	PETER WOOD	1	32	YES		ALLEN KRUGER	1	32	7	
"	MICHAEL JAMES	1	43	YES		MARK LANTZ	1	43	22	
"	ROY STEVENS	1	25	YES		BARRY BRYANT	1	25	11	
"	RICHARD KALICH	1	15	YES		DONALD JOHNSON	1	15	9	
14 JUN 84	GEORGEY PFOGNER	1	44			THOMAS FEGHAN	1	44	12	
"	DONALD SCOTT	1	33	YES		RICHARD NEIDENTHAL	1	33	20	
"	BARBARA STEWART	3	3	YES		BARBARA STEWART	3	3	19	
"	GEORGE MURPHY	2	2	YES		WM. ALGED	1	4	4	NOTE 1 BELOW
28 JUN 84	SHIRLEY WALLBATH	1	40	YES	R. BAGLEY	PHILIP BURTON	1	40	3	
"	FRED HAZELWOOD	1	23	YES		FRED HAZELWOOD	1	23	21	
18 JUN 85	G. KELLY	3	5		K. NINER	ALI MOHADJER	3	5	14	
					NOTE 1: TAYLOR FORGOTTEN DOCK BOICE NEXT ON LIST BECAUSE ORIGINAL OWNER OF HIS LOT WAS ZERO PURCHASER OF A DOCK.					
					NOTE 2: ALGED BOUGHT MURPHY LOT, REFUSED DOCK, DOCK WENT TO HIS LOT 4, SEC 1 BECAUSE HE WAS 24TH PURCHASER OF HIS DOCK.					



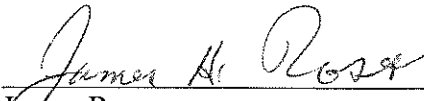
RIDGE LAKEFRONT



RIDGE LAKEFRONT

The Council duly adopted these 1985 Dock and Lake Area Policy's Amended on June 25, 2005.

Paradise Ridge Association Inc.



James Roser
President

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The within instrument recorded among
the Land Records of Garrett County,
Maryland, as noted on the face of said
instrument, and compared by

TIMOTHY W. MILLER, Clerk

Parade Grounds, Inc.
1000000
MCHerry, Inc.
2004