

MASTER ASSOCIATION POLICIES AND PROCEDURES FOR THE USE AND ENJOYMENT OF THE EAGLE CREST PLANNED COMMUNITY

To maximize the use and enjoyment of your resort, the following Policies and Procedures have been established for all Eagle Crest Owners and their guests. This statement of Master Association Policies and Procedures is intended to familiarize you with the concept of the Planned Community, to summarize some of the important aspects of the Master Association policies and procedures, and to inform you of certain additional rules and regulations adopted by the Board of Directors when they approved this statement for issuance. These policies supplement the Declaration of Covenants, Conditions, and Restrictions for the Eagle Crest Planned Community ("Declaration") but do not change your obligations as an Owner under either the Declaration or the other Governing Instruments. Please keep in mind these policies were approved at the time of issuance and that they may be amended from time to time by the Board of Directors for the Eagle Crest Master Association.

Definitions

To assist you in reading the Policies, the legal terms used in the Declaration have been dispensed with here in favor of plainer language. The context should make the meaning clear. To the extent there is any conflict between any provision of these Policies and any provision of the Declaration, the provisions of the Declaration shall control.

General Information

Membership in the Master Association

As an owner of any property interest within the Eagle Crest Planned Community, you are automatically a Member of the Master Association, **and** a member of one of the five sub-associations (Eagle Crest Estate Homesite, Vacation Resort Ownership, Eagle Crest Hotel Condominiums, River View Vista Estates or Fairway Vista Estates). The determination of which sub-association you belong to depends upon the property you purchased at Eagle Crest. As a member of a sub-association, you will receive a statement of the policies and procedures of that sub-association which are in addition to the Master Association Policies and Procedures stated in this document.

Master Association Property

The entire Eagle Crest Planned Community is operated under the jurisdiction of the Eagle Crest Master Association. The Master Association owns real and personal property and operates various facilities, including the main roads, the domestic water and sewer system, certain recreational amenities including the baseball and soccer fields, the lake, recreational pathways, and the river bluff areas along the Deschutes River. The indoor sports center, two outdoor pools, and two outdoor tennis courts are owned or leased and managed by the Master Association for the use and enjoyment of all Eagle Crest owners. The Golf Course is owned by the Master Association but is independently operated.

Environmental Control Committee

The Master Association from time to time will appoint members to the Environmental Control Committee. The Environmental Control Committee ("ECC") reports to the Board of Directors of the Master Association and has jurisdiction over new construction, rehabilitation, remodeling or major repairs to any improvement built within the Planned Community except for that work done by the Developer as initial construction. In addition, the ECC controls landscaping, site work and commercial or private signage. If you contemplate any of these activities on property owned by you located in the Community, you are required to submit plans and specifications for approval by the Committee, along with submittal fees which may be required by the Committee from time to time. Submittal instructions are available from the Architectural Review Committee for each sub-association, if applicable. The Committee may require

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that the exterior finish, color and architectural style or character of buildings or improvements be suitable and appropriate to the Planned Community.

Features of Your Planned Community

Roadway System

All members of the Master Association have free access to the main loop road (Falcon Crest Drive) which traverses the Eagle Crest Lake, runs between the North end of the golf driving range and the playing fields, and which loops around the parking area adjacent to the building on the river bluff. A Master Association owned road (Red Tail Hawk) extends southerly from the indoor sports center and connects to Ridge Hawk Court. Ridge Hawk Court is also a Master Association owned roadway. Mountain Quail Drive, a Master Association owned roadway, extends southerly from the main resort entrance to the golf pro shop area. Roads entering the separate living communities are private for those owners' use.

Golf Course

The golf course is owned by the Master Association but is operated by a tenant/Golf Course Operator through a lease arrangement. The golf course is open to the public as well as to all members of the Master Association under the terms of the lease. The Master Declaration provides users of the golf course all necessary rights of access to the Planned Community to ensure free and unhampered use of the golf course.

Golf Course Reservations and Fees

You can make reservations for golf starting times directly with the Pro Shop. Members of the Master Association will receive preferential consideration for starting times and rates. Golf course policies are set by the Golf Course Operator and may be changed from time to time for operational efficiency without the approval of the Board of the Master Association, provided the discount rate of 25% off posted prices for green fees, cart rentals, and range fees only is not reduced. ***The Golf Course Operator does not allow privately owned golf cars at anytime on or around the golf course.*** Please contact the golf course pro shop for full details.

Sports Center and Outdoor Pools

The Master Association operates an indoor sports center and outdoor swimming pools for the use and enjoyment of all Eagle Crest Planned Community owners. Access to the indoor sports center is through the front door entrance only upon presenting your ownership identification card. Certain guest fees and use policies apply. Complete use policies are posted at the sports center and may be changed from time to time by the Resort Manager to promote operational efficiency.

Members of the Master Association may also use two outdoor swimming pools, one located adjacent to the sports center, and one located on the corner of Redtail Hawk Drive and Ridge Hawk Court. The outdoor tennis courts nearby the indoor sports center are available for your use and enjoyment. Outdoor swimming pools have locked gates for safety purposes and to restrict access to Eagle Crest owners and their guests only. You may obtain pool gate keycards for pool access by presenting your owner identification card at the Sports Center front desk. You and your guests are asked to carry your Eagle Crest owner identification when using these pool and tennis facilities. Hours of operation and policies for use are posted at the pools and courts and must be adhered to.

Eagle Crest Resort Development, LLC. owns and operates two indoor sports centers and swimming pools at The Ridge at Eagle Crest (commonly referred to as the Ridge Sports Center and the Lakeside Sports Center). These facilities are available for use by members of The Ridge at Eagle Crest Owners Association and Eagle Crest Master Association pursuant to a joint use easement agreement that may be renewed by the parties. Access to the Ridge and Lakeside Sports Centers is through the front door entrances only upon presenting your ownership identification card. Certain guest fees and use policies apply. Complete use policies are posted at the Sports Centers and may be changed from time to time by the Facility Manager to promote operational efficiency.

As provided in the joint use easement agreement referenced above, members of the The Ridge at Eagle Crest Owners Association may also use the Eagle Crest Resort Sports Center and its outdoor swimming pools. These cross-

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use rights are subject to change based on continued renewal of the joint use easement agreement between the Eagle Crest Master Association, The Ridge at Eagle Crest Owners Association, and Eagle Crest Resort Development, LLC.

Other Recreational Facilities

Many other recreational opportunities are offered by your Master Association including bicycle and walking trails, the river bluff area, and the softball and soccer fields. You are urged to familiarize yourself with the applicable procedures which may be established from time to time and to use and enjoy them to the fullest.

Miscellaneous Policies and Procedures

Restricted Use Areas

The Planned Community contains several areas owned by your Master Association but not generally available to its Members. These include the water wells and golf course maintenance area. From time to time, additional areas may be added to this category. For safety reasons, these areas are not available for your use.

Restricted Activities

Dangerous or unlawful substances may not be stored, introduced or used within the Planned Community. All obnoxious or offensive activities are prohibited. In addition, you are required to control noise in all of your activities and to monitor your children so that you do not disturb other residents of the Planned Community.

Recreational Pathways

Paved and unpaved pathways are available throughout the Planned Community for your use and enjoyment. The unpaved trail system along the Deschutes River area is intended for foot traffic only. Please keep bicycles, strollers and any allowed vehicles on the paved pathways only.

Bicycles are an enjoyable way to enjoy your resort community. Bicycles must be kept on the paved pathways or connecting paved roads at all times. Bicycles are expressly prohibited from anywhere on the golf course, driving range or other grassy areas.

Fire Danger

Fire danger is a constant concern in this dry climate. Cigarette butts or any other burning materials must be completely extinguished and carefully discarded in an appropriate trash facility. The river bluff area is especially vulnerable due to the expanse of dry sage and grasses. For this reason, a "NO SMOKING" policy will be enforced for the nature trail along the Deschutes River. For the safety of resort owners, guests, and our wildlife as well as preservation of the resort's natural beauty, please abide by this policy.

Pets

Household pets approved by the Master Association are allowed in the Estate Homesite, Fairway Vista Estates and River View Vista Estates communities subject to the Planned Community Declaration and controlling documents for those sub-associations.

Parking and Safe Speeds

Trucks of a rated load capacity greater than 3/4 of a ton shall not be permitted to be parked for more than 24 hours in the Planned Community except in a covered garage. Parking on the streets for more than 6 hours at a time is prohibited, and no vehicles shall be parked on streets between the hours of 2:00 A.M. and 7:00 A.M. For safety reasons, the Master Association may post from time to time speed limits in the various areas of the Planned Community. The

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maximum speed limit anywhere in the Planned Community is 15 miles per hour. Please abide by this speed limit at all times to encourage maintaining a safe resort community.

Vehicle Restrictions

To preserve the natural setting and environmental values of Eagle Crest, the use of non-street licensed motorized scooters, snowmobiles, off-road vehicles, over-sized vehicles, trucks or any noisy operated vehicles or devices is not permitted anywhere within the Planned Community. Further, to promote safety of all Owners and guests, golf cars are not allowed on paths or common areas (other than golf cars specifically allowed on *golf course property* by the Golf Course Operator) or on roads anywhere within Eagle Crest, provided however, that the Golf Course Operator and resort service providers may use golf cars and/or utility carts on paths and roads only as required for the operation of the course and resort.

Soliciting

No commercial soliciting is permitted at any time by an owner, guest, or member of the general public within the boundaries of the Eagle Crest Planned Community.

Firearms

The discharge of firearms within the Eagle Crest Planned Community is expressly forbidden. Any firearms brought onto resort property must be unloaded.

Power Tools

No power tools which cause interference with television reception shall be used within the Eagle Crest Planned Community unless the prior written consent of the Environmental Control Committee has been obtained.

Debris and Outside Storage

All refuse containers, wood piles, storage areas, etc. must be obscured from view of neighboring property and trash cans and containers shall be allowed to be set out only during the days on which rubbish is collected and after sundown of the preceding evening. No rubbish, trash or garbage shall be allowed to accumulate on any portion of the property within the Eagle Crest Planned Community.

Antenna and Exterior Appliances

No towers, antenna, aerials or other facilities for the reception or transmission of radio or television broadcasts shall be erected or maintained on any portion of the property within the Planned Community, unless approved by the Environmental Control Committee. Also unless approved by the Environmental Control Committee, no outdoor basketball courts shall be installed on any property in the Planned Community except by the Master Association on Master Association Property.

Landscaping

Landscaping conforming with approved landscaping plans shall be installed on each residential property within one year after the issuance of a certificate of occupancy for the property and shall be in compliance with all sod and planting limitations and tree preservation guidelines as established by the Environmental Control Committee.

Recycling Center

The Master Association offers a recycling center for use by its members. Items must be placed in the proper receptacles with no contamination of the recyclables with unauthorized materials, and no items to be placed outside of the receptacles. The Master Association reserves the right to close the recycling center at any time.

Preservation of Property

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Owners must take reasonable care to not destroy, damage or unnecessarily disturb the natural vegetation or wildlife on the property.

Enforcement of the Policies and Procedures

The Master Association requires all Owners and their guests to adhere to the requirements set forth in the Association Policies and Procedures and the Declaration. To assist the Board of Directors in the enforcement of the provisions of these two documents, the Board has delegated enforcement authority to the Resort Manager. Any Owner or guest who has been advised by the Resort Manager that they are in violation of the Association Policies and Procedures or the Declaration is asked to immediately cease and desist that activity.

If any owner or his guest, after being notified by the Resort Manager that they are in violation of the Policies, fails to comply with the Resort Manager's direction, the matter will be handled at the Resort Manager's discretion. The decisions made by the Resort Manager are final. You have the right to appeal the Resort Manager's actions at a later date. To do so you must notify the Board in writing and the Board will review the matter at its next regularly scheduled meeting.

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