

This Deed, MADE this 7th day of May, 1954, by Vacation Homes, Incorporated, a Massachusetts Corporation, transacting business under the laws of the State of Maryland.

WITNESSETH, That in consideration of the sum of Ten dollars and other valuable considerations, the receipt of which is hereby acknowledged, the said Vacation Homes, Inc. does hereby grant and convey unto Mill Point Shores Improvement Association, its successors or assigns ~~and assigns~~

in fee simple, the following described land, situate in Saint Mary's County, Maryland to wit: Lot -One- Block No. -A- of Mill Point Shores, according to a plat thereof recorded in Plat Book C.B.G. No. 1, at folio 35, among the Land Records of St. Mary's County, Maryland.

Together, with buildings and improvements thereon erected, made or being; and all the rights, ways, waters, privileges, appurtenances to the same belonging or in anywise appertaining.

To Have and To Hold, the premises above described, together with the rights, privileges, appurtenances thereto belonging, unto the proper use and benefit of the said Mill Point Shores Improvement Association in fee simple.

It is mutually agreed by and between the parties hereto, that the above described lands, as well as all other lands embraced in the aforesaid plat, are conveyed subject to the following restrictions which are intended to give to each and every owner of land in said subdivision, as well as Vacation Homes, Inc. and its successors and assigns, the right to enforce the same by appropriate legal or equitable proceedings, viz:

1. No tents or trailers, or temporary buildings, may be placed on said lot.
2. No business may be conducted on said lot.
3. No outside toilets may be erected.
4. That no signs for advertising purposes shall be erected or placed thereon.
5. That all buildings erected thereon shall be placed and set back not less than 30 feet from the street line, and shall conform to the laws of the State and other regulations of St. Mary's County.
6. Only single family dwellings and one- or two-car garages may be constructed on said lot. No used or salvaged material may be used on the exterior of any building and all dwellings must have a minimum floor area of 500 square feet. All buildings and plumbing shall conform to the laws of the State and other regulations of St. Mary's County.
7. The above restrictions shall not apply to lots 1 to 13 inclusive; in Block L, also to Lots 1 to 7 in Block R, inclusive, Lot 1 in Block S and Lot 1 in Block U as shown on the above mentioned plan.
8. Prior to building, all plans and specifications must be approved by the Seller or the MILL POINT SHORES IMPROVEMENT ASSOCIATION.
9. An assessment of \$2.00 per lot per year is payable to Mill Point Improvement Association and will be imposed beginning 1953 for maintenance of roads and beach areas.
10. The premises shall be conveyed subject to easements now imposed or to be imposed through the streets or along the lot lines for purposes of supplying public utilities.

AND the said Vacation Homes, Inc., does hereby covenant that it will warrant specially the property hereby conveyed, and that it will execute such further assurances of said premises as may be requisite.

IN WITNESS WHEREOF, the said Vacation Homes, Inc., has caused these presents to be signed in its name, by its President, William E. Schlusemeyer and

its corporate seal to be affixed, attested by its Secretary, Lucius D. Schlusemeyer

SEAL

Lucius D. Schlusemeyer (Secy.)  
Lucius D. Schlusemeyer

VACATION HOMES, INC.

BY William E. Schlusemeyer (Pres.)  
William E. Schlusemeyer

STATE OF VIRGINIA, FAUQUIER COUNTY, TO WIT:

I Hereby Certify, that on this 7th day of May, 1954, before me, the subscriber, a Notary Public of the State of Virginia in and for the County aforesaid, personally appeared William E. Schlusemeyer and Lucius D. Schlusemeyer

respectively, President and Secretary of Vacation Homes, Inc., the within named body corporate and they acknowledged the foregoing deed to be their act of the said body corporate.

Witness my hand and notarial seal.

My commission expires:

October 6, 1956

day of May, 1954  
at 12:15 o'clock P.M., for Ian Stuart Montgomery  
RECORD AND RECORDED

Notary Public

C. Seader  
Notary Public



# MILL POINT IMPROVEMENT ASSOCIATION, INC.

## CONSTITUTION, BY-LAWS, AND RULES AND REGULATIONS

Revised Constitution and By-laws adopted August 15, 2009

## MPIA CONSTITUTION

## ARTICLE I-PURPOSE

The purpose for which the Mill Point Improvement Association, Inc. (the "Association") is formed and the business to be carried on and promoted by it are as follows:

- SECTION 1. To promote the general welfare of the property owners of the Mill Point Shores Subdivision as a nonpartisan, nonsectarian organization. "Property Owner" shall mean and refer to the owner(s) of record, whether one or more persons or entities of a fee simple title to any lot which is a part of the property.
- SECTION 2. To engage in any other business of whatsoever kind or description within the State of Maryland, or elsewhere, that may be directly or indirectly calculated to affect the purposes of this Association, or any of them.
- SECTION 3. In general, to carry on any lawful business and to have and to exercise all powers conferred by the general law of the State of Maryland upon associations formed thereunder and to exercise and enjoy all powers, rights and privileges granted to or conferred upon associations of this character by said general laws now or hereafter in force including the power to impose dues, assessments, fees, security payment, fines, interest, and other charges approved by the Board and the Members to support the purposes of the Association (see By-laws, Article III, Section 1). The enumeration of certain powers as herein specified not being intended to exclude any such other powers, rights and privileges granted to or conferred upon associations, of this character by general laws now or hereafter in force—and that said Association is a Corporation formed under the laws of the State of Maryland and subject in all particulars to the limitations pertaining to associations which are contained in the General Laws of this State.

## ARTICLE II-MEMBERSHIP

- SECTION 1. Membership in the Association shall be limited to and required of owners of real estate within the Mill Point Shores subdivision as described in a Plat recorded among the Plat Books of St. Mary's County, Maryland in C.B.G Number 1, folio 35. Only Members in good standing—as defined in the By-laws, Article III, Section 3—may exercise the privileges of membership: voting, use beach, boatramp, clubhouse, etc..
- SECTION 2. Any owner of real estate as described in SECTION 1 of this ARTICLE, who is at least eighteen (18) years of age, shall qualify as a Member within the meaning of the BY-LAWS, Article 3, hereafter referred to as "Member." Members in good standing shall be entitled to one (1) vote on any question at any meeting of the Association while he/she is so qualified.

## ARTICLE III-FISCAL YEAR; MEETINGS; QUORUM

- SECTION 1. The fiscal year of the Association shall commence on January 1st of each year and shall end on December 31st of the same year. (As approved at a Special Membership meeting on 27 August, 2005.)

## MPIA Constitution

1. **SECTION 2.** The Association shall hold two (2) Business Meetings of its Members in good standing each year- one meeting shall be held each year on a Saturday in the month of April or May, and the second meeting shall be held each year on the second Saturday in October. Each meeting shall be held at a place and time designated by the President. The Business Meetings shall be held for the transaction of such business as may be prescribed in the BY-LAWS.

**SECTION 3.** An Election Meeting, as defined in the By-laws, Article VII, shall be held every three (3) years at a place designated by the President, no later than the second Saturday in October for the purpose of electing members of the Board of Governors of the Association and such other matters as the BY-LAWS may prescribe. When the Election Meeting is held every third year, said Election Meeting shall serve as the second annual meeting of the Association for that year (i.e. no other October meeting will be held in those years when an Election Meeting is held).

**SECTION 4.** Thirty (30) Members in good standing, as defined in the By-laws, Article III, shall constitute a quorum at any meeting of the membership.

**SECTION 5.** Special meetings may be convened pursuant to the terms of the BY-LAWS Article II.

## ARTICLE IV—BOARD OF GOVERNORS

**SECTION 1.** The Board of Governors shall consist of eleven (11) Members in good standing—each to serve a term of three (3) years. Of the eleven (11) members of the Board of Governors, five (5) shall be Officers as set forth in SECTION 2 of this ARTICLE and six (6) shall be non-officer members as set forth in SECTION 3 of this ARTICLE.

**SECTION 2.** The five (5) Officers of this Association shall consist of: President, Vice President, Secretary, Financial Secretary, and Treasurer. Each of whom shall be Members of the Association who are nominated and elected at an Election Meeting to serve terms of three (3) years. Members of the Board may serve an unlimited number of three (3) year terms. No Officer shall hold more than one elected office at one time.

**SECTION 3.** In addition to the Officers described in SECTION 2 of this ARTICLE, there shall be six (6) other members of the Board of Governors, each of whom shall also be nominated and elected at an Election Meeting to serve a three (3) year term. Members of the Board may serve an unlimited number of three (3) year terms.

**SECTION 4.** Real estate, personal property, chattels and funds owned by the Association shall be under the direct control and management of the Board of Governors. The Board of Governors shall have the sole power to make suitable rules and regulations, for and concerning use of all properties, real and personal, of the Association.

**SECTION 5.** The Board of Governors shall review and approve the fiscal budget submitted by the Budget and Finance Committee. Once accepted by the Board of Governors, the budget will be submitted to the membership and may be approved by a majority vote of the Members in good standing present at the Spring General Membership meeting.

# ARTICLE V—DUTY OF OFFICERS

**SECTION 1. President**—The President shall preside at all Business, Election, and Special Meetings of the Association, and shall also preside over the monthly meetings of the Board of Governors. The President has the power to appoint, or remove the chairperson of any committee; and to remove officers (in accordance with Constitution, Article VI, REMOVAL OF A MEMBER OF THE BOARD OF GOVERNORS.) The President is the executive officer and shall be vested with the duty of enforcing this CONSTITUTION and the BY - LAWS of this Association. The President shall be empowered to act for the Board and Association in the event of an emergency requiring action sooner than it is possible to convene the Board or the membership.

**SECTION 2. Vice President**—The Vice President shall preside over meetings of the Association in the absence of the President and perform other duties as may be defined in the By-LAWS.

The Vice President of the Association shall be the Chairman of the Budget and Finance Committee, as set forth in ARTICLE V of the BY-LAWS, and shall have the responsibility to prepare and submit to the Board and membership, annually, a budget indicating the Association needs.

**SECTION 3. Secretary**—The Secretary shall observe and note the proceedings of the Association at all Board, General Membership, and Special Meetings.

The Secretary shall maintain all journals related to the position and at the President's request, assist in the preparation and distribution of the Association's correspondence including the newsletter. The Secretary shall preside at meetings in the absence of both the President and Vice President.

**SECTION 4. Financial Secretary**—The Financial Secretary shall keep accurate records and books of account for the Association and shall compile monthly financial statements outlining the financial status of the Association and make presentations at the monthly board meetings; in addition, semi-annual financial statements shall be prepared and presented to the membership at the Business and/or Election Meetings.

The Financial Secretary shall mail invoices for payment of dues, assessments, fees, security payment, fines, interest, and charges amounts approved by the Board to all Members, notify all Members who are in arrears of payment, and receive payment for such amounts. Upon receipt of payment the Financial Secretary shall give to the Treasurer all funds paid to the Association.

The position shall be bonded by a reliable bonding company.

**SECTION 5. Treasurer**—The Treasurer shall receive from the Financial Secretary all money paid into the Association, giving a receipt therefore; keep just and true account of same and deposit all funds in an approved financial institution. Disbursements shall be made only upon order of the Board or the President, and each transaction shall be countersigned by the President or Financial Secretary. The stub shall indicate the purpose for which the

## **MPIA Constitution**

check was drawn. The Treasurer shall maintain all books, records and accounting ledgers related to the position including records suitable for audit.

The position shall be bonded by a reliable bonding company.

### **ARTICLE VI—REMOVAL OF A MEMBER OF THE BOARD OF GOVERNORS**

- SECTION 1.** Board members are elected into office by the Property Owners of Mill Point Shores with the understanding that elected members will perform their respective duties with integrity and reliability, promoting the welfare of the Mill Point Community.
- SECTION 2.** When a member of the Board of Governors demonstrates a lack of dependability, reliability, and trustworthiness, or malfeasance in the performance of his/her duties, it will be the Board's responsibility to the Association to remove the respective member from the Board. The offense(s) of the Board member sought to be removed must be serious enough to be brought before the remaining Board members. A quorum of at least six Board members—not including the Board member being considered for removal—is required. The Board member in question will be given an opportunity to defend his/her actions, after which, a majority vote of the quorum present shall determine the decision whether to remove the Board member in question.
- SECTION 3.** When a member of the Board of Governors is absent from three consecutive Board meetings without giving just cause prior to the meetings, he/she shall be considered for removal from the Board following the procedures in Section 2 above.

### **ARTICLE VII—BOARD OF GOVERNOR VACANCIES**

- SECTION 1.** Upon the occurrence of a vacancy in the office of the President, all the rights, duties, and powers of that office shall be fulfilled by the Vice President for the unexpired portion of the vacating President's term. The new President (former Vice President) shall appoint from the six (6) non-officer elected positions on the Board of Governors, a member to serve the unexpired portion of the Vice-President's term. It shall then be the duty of the new President to appoint an Association Member in good standing, approved by the Board of Governors, to serve the unexpired portion of the non-officer Board member's term.
- SECTION 2.** In the event of a simultaneous vacancy during the term of the then incumbents in the offices of President and Vice President, it shall become the duty of the Board of Governors, at a meeting called by the Secretary, to order a Special Meeting of the membership for the purpose of electing pro tem officers to fill such vacancies on the unexpired terms of the President and Vice-President. Said Special Meeting of the membership shall be held not less than ten (10) days nor more than twenty (20) days after the first day that the aforesaid offices become vacant.
- SECTION 3.** Whenever a vacancy in the offices of the Secretary, Financial Secretary or Treasurer occurs, it shall be the duty of the President to fill such vacancy by the appointment of a Member in good standing approved by the Board of Governors for the unexpired portion of the term.

## MPIA Constitution

**SECTION 4.** In the event of a vacancy during the term of one or more of the six (6) non-officers, a Member in good standing shall be installed upon the advice and consent of the remaining membership of the Board of Governors. The successor shall fill the remainder of the unexpired term of the non-officer member.

## ARTICLE VIII-AMENDMENTS

**SECTION 1.** This CONSTITUTION may be amended by a vote of two-thirds (2/3) of a majority of Members in good standing, voting during the meeting at which a quorum is established for such meetings of the membership of the Association. Members must be provided notice of any proposed amendment by ordinary mail not less than thirty (30) days prior to date of such meeting.

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BY-LAWS  
MILL POINT IMPROVEMENT ASSOCIATION, INC.

ARTICLE I—BOARD OF GOVERNORS

- SECTION 1. The Board of Governors shall hold regular monthly meetings. Special Meetings of the Board of Governors may be convened by the President in his/her discretion, upon one-day notice to the Board of Governors. The President shall convene a special meeting whenever four (4) or more members of the Board of Governors indicate in writing a desire to hold a special meeting.
- SECTION 2. Six (6) members of the Board of Governors shall constitute a quorum at any meeting.
- SECTION 3. The Board of Governors shall establish bank accounts for the Association and borrow money as necessary in connection with the operation, management, maintenance, repairs and/or improvements needed by the Association, except that the total indebtedness outstanding for such purposes, shall not exceed fifty thousand dollars (\$50,000.00) without the prior approval of a majority of the Members in good standing.

ARTICLE II—SPECIAL MEETINGS

- SECTION 1. A Special Meeting of the membership may be convened by the President upon the giving of notice to the membership not less than ten (10) days prior to date of such special meeting.
- SECTION 2. Whenever twenty (20) or more Members, in good standing, indicate in writing, to the President, the desire to hold a Special Meeting, the President shall convene a Special Meeting of the membership and the Secretary shall give a ten (10) day notice to the membership of the time and place of such meeting.

ARTICLE III—MEMBER IN GOOD STANDING; DUES

- SECTION 1. To maintain the status of a Member in good standing, all annual membership dues, assessments, fees, security payment, fines, interest, and other charges approved by the Board as established by the Board of Governors and agreed upon by the membership, shall be paid in full. Members in good standing shall be entitled to vote at Association meetings, to serve on the Board of Governors, and to use all facilities made available by the Association for themselves, their families, and their guests.
- SECTION 2. Membership in the Association is obligatory upon the property owners in the subdivision since dues, assessments, fees, security payment, fines, interest, and other charges approved by the Board are essential to the support of the properties held in common, recreation and social facilities of the Association which, as a group, enhance the value of each person's home site or lot.
- SECTION 3. Dues, assessments, fees, security payment, fines, interest, and other charges approved by the Board shall be assessed annually and shall be based upon the annual budget as submitted by the Budget and Finance Committee and approved by the membership.

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**SECTION 4.** Statements for dues, assessments, fees, security payment, fines, interest, and other charges approved by the Board shall be provided annually to the property owners during the month of October. It is obligatory on all property owners to submit payment of the full amount of dues, assessments, fees, security payment, fines, interest, and other charges, no later than January 15th of the following calendar year.

**SECTION 5.** In the event dues, assessments, fees, security payment, fines, interest, and other charges approved by the Board are not paid by the given property owner in the Mill Point Shores subdivision by January 15th of the year of the assessment, interest at the annual rate of ten percent (10%) will begin to accrue on any unpaid financial balance. Any unpaid balance, together with any interest accrued thereon, will be treated by the Association as a lien against the real property for which such amounts were assessed, and accordingly a lien for any past unpaid balance and interest together with a reasonable amount for collection, including legal fees, may be legally recorded by the Association against any real property against which such amounts were assessed.

## ARTICLE IV—AUDIT OF ACCOUNTS

**SECTION 1.** During the month of January each year and at such other times that may be requested by the Board of Governors, all books and accounts of the Association shall be audited. Any such audit which the Board of Governors does not require to be made by a certified public accountant shall be made by a committee of no more than five (5) Members in good standing, appointed for that purpose by the President.

## ARTICLE V—STANDING COMMITTEES; DUTIES

**SECTION 1.** The President shall appoint the following standing committees consisting of Members in good standing. The President shall appoint as Committee Chairperson a Board member to each standing committee. The President shall have the power to remove that appointed Chairperson from the committee.

The number of members for each Standing Committee shall be decided upon by the chairperson based upon the needs of the committee. Three to nine members is recommended.

- A. A Budget and Finance Committee
- B. A Buildings and Grounds Committee
- C. An Activities Committee
- D. A Religious Committee
- E. A Security Committee
- F. A Property Owners Committee
- G. A Club House Committee

**SECTION 2.** **Budget and Finance Committee**—Once each year, the Budget and Finance Committee, as in the Constitution, Article IV, Section 5, shall make a study of the financial needs and resources of the Association. Based upon this study, the Committee shall present a budget to the Board of Governors and after the Board shall have made such amendments

or modifications as it deems wise or suitable, the budget shall be presented to the membership for approval at the Spring General Membership meeting.

**SECTION 3. Buildings and Grounds Committee**—The Buildings and Grounds Committee shall be responsible for periodic inspections of the properties owned by the Association and make reports thereon to the President for his/her use in making recommendations to the Board of Governors regarding improvements, general maintenance and repair.

The Committee shall report to the President on all unlawful or hazardous construction, or conditions not in compliance with MPIA's Rules and Regulations, existing within any properties in Mill Point Shores.

The Committee will act as a resource and provide information to the Board, and individual property owners when requested, concerning County building permit requirements.

**SECTION 4. Activities Committee**—The conduct of social affairs of the Association shall be the duty of the Activities Committee together with such duties as the Board of Governors or President may prescribe.

**SECTION 5. Religious Committee**—The conduct of religious affairs sponsored by the Association shall be a duty of the Religious Committee together with such duties as the Board of Governors or President may prescribe.

**SECTION 6. Security Committee**—The conduct of public safety measures sponsored by the Association shall be a duty of the Security Committee together with such duties as the Board of Governors or the President may prescribe. The primary purpose would be to prevent wide open invitation to the public and limit access into Mill Point Shores Subdivision, for prevention of losses from vandalism or theft and other destruction and personal loss.

The Committee may make recommendations to the Board of Governors to hire qualified security person(s).

**SECTION 7. Property Owners Committee**—The Property Owners Committee will act as a liaison between the property owners and the MPIA Board. It may receive suggestions or complaints, identify problems and conceivable solutions, and present them to the Board of Governors for possible action. Also, the Committee may study St. Mary's County zoning changes, land use requirements, and when directed by the Board provide the property owners with general information that might affect their property, as well as other useful information.

**SECTION 8. Clubhouse Committee**—The Clubhouse Committee is responsible for scheduling reservations of the Clubhouse facility and also for ensuring that Clubhouse facility is only rented to Members in good standing, or sponsored by a Member in good standing.

- SECTION 9.** All committee chairpersons are responsible for scheduling meetings with their committee, and reporting committee meetings to the Board. The President and Vice-President should be invited to such meetings.

#### **ARTICLE VI—NOMINATING AND ELECTION COMMITTEES**

- SECTION 1. Nominating Committee**—During the month of April in each third year when an election meeting will be held, a Nominating Committee comprised of at least five (5) Members in good standing who are not currently members of the Board of Governors of the Association, shall be appointed by the President.

The Nominating Committee shall nominate a candidate or candidates for each office set forth in Article IV of the Constitution of the Association and a candidate or candidates for each of the six (6) non-officer vacancies on the Board of Governors and shall make a report of its nomination to the membership of the Association at the Election Meeting. Each nominee for office must be a Member in good standing at the time of nomination for office.

- SECTION 2. Election Committee**—At least thirty (30) days prior to the Election Meeting, the President shall appoint an Election Committee of not less than five (5) members. All appointees must be Members in good standing who are not currently members of the Board of Governors nor shall any member of the Nominating Committee be appointed to the Election Committee. The Election Committee shall have the responsibility for presiding over the election, preparing, distributing and counting ballots, and ruling, when necessary, on parliamentary procedure. The Election Committee may request the nominees to stand and introduce themselves.

#### **ARTICLE VII—ELECTION OF BOARD OF GOVERNORS**

- SECTION 1.** At each Election Meeting of the Association, at which a quorum, thirty (30) Members in good standing is present, the membership shall by a majority vote elect officers and non-officer members of the Board of Governors as prescribed in Article IV of the Constitution. Once elected, officers and non-officer members of the Board of Governors shall hold office until the expiration of their respective terms of office or until their successors are elected. Election of the officers and non-officer members of the Board of Governors shall be by secret ballot. There shall be no voting by proxy or by absentee ballot.
- SECTION 2** Persons who have been selected by the Nominating Committee, or are nominated from the floor, as candidates for an elected office must be present at the Election Meeting, or submit a letter stating their willingness to serve such office, if elected, and their reason for not being present at the Election Meeting.
- SECTION 3** When there are two (2) or more candidates for the same office, the candidate receiving the highest number of votes shall be elected.

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## ARTICLE VIII—COMPENSATION AND REIMBURSEMENT

**SECTION 1.** Officers of the Association shall be nominally compensated for their service each year as follows: President, \$350.00; Vice President, \$110.00; Treasurer, \$135.00; Financial Secretary, \$150.00; and Secretary, \$175.00.

The Board of Governors, after annual review and recommendations from the Budget and Finance Committee, may submit to the membership a request for approval of adjustments in the amount of stipends to be paid.

**SECTION 2.** Stipends shall be distributed to recipient officers, no later than the second Saturday in October.

**SECTION 3.** No Board member shall receive compensation, other than in accord with By-laws, Article VIII, Section 1, for any service he/she may render to the Association. However, with prior approval any Board member may be reimbursed for his/her actual expenses in the performance of his/her duties.

## ARTICLE IX—NOTICE OF LAND COVENANTS AND RESTRICTIONS OF RECORD

**SECTION 1.** The Mill Point Improvement Association, Inc. expressly disclaims any duty on its part to notify any property owner, past, present, or future, of the existence of the covenants and restrictions of record that are attached to all parcels of land within the Mill Point Shores subdivision as described in a plat recorded among the Land Records of St. Mary's County, Maryland at Plat Book C.B.G. Liber 1, folio 35.

**SECTION 2.** All properties shall be maintained in a neat and orderly manner. All vehicles, including boats and boat trailers, parked upon or in front of any property shall have attached a valid and currently registered license plate. All trash shall be stored in trash cans and shall be disposed of on a regular basis. No kitchen or other appliances shall be stored around the exterior of any property. In the event any property is observed in other than a neat and orderly manner, the property owner shall receive one (1) written notice to restore the property to a neat and orderly condition. If the property is not restored to a neat and orderly condition within thirty (30) days after receipt of said notice, the Association reserves the right to impose a fine, in an amount not to exceed \$100.00 per month, as shall be deemed appropriate by the Association, for each and every month any property is not maintained in a neat and orderly manner. Any such fines assessed shall be regarded as dues in accordance with Article III of the By-Laws and shall be collectable as such.

The grass upon each property must be mowed and maintained, on a regular basis, by the property owner. In the event the Association determines, in its sole and absolute discretion, that the grass upon any property is not being appropriately maintained, the Association reserves the right to mow the grass upon any property and to assess a lawn mowing fee in an amount as shall be established by the Association. Any such fee assessed shall be regarded as dues in accordance with Article III of the By-Laws and shall be collectable as such.

**MPIA By-laws**

Property owners are responsible for keeping tree limbs, bushes, etc. from encroaching onto the roadways adjoining their property(ies). If a property owner does not do this, the Association has the authority to trim back such overgrowth and charge the property owner for clearing and hauling the overgrowth. Any such fee assessed shall be regarded as dues in accordance with Article III of the By-Laws and shall be collectable as such.

**ARTICLE X--HANDBOOK OF RULES AND REGULATIONS**

- SECTION 1.** The Board of Governors shall from time to time issue and update a handbook of the Constitution, By-laws, and Rules and Regulations for the Mill Point Shores subdivision. These shall also be given to new property owners.

**ARTICLE XI--AMENDMENTS**

- SECTION 1.** The By-Laws of the Association may be amended at any Election or Business Meeting or at any Special Meeting of the membership of the Association, specifically called for that purpose by a two-thirds (2/3) majority vote of Members in good standing voting during the meeting at which a quorum was established, provided that not less than thirty (30) days prior to the meeting at which such proposed amendment is to be voted upon, written notice of any proposed amendment be mailed by regular mail, to the membership.
- SECTION 2.** Proposals to amend the BY-LAWS may be initiated by the Board of Governors or by the membership. If amendment is initiated by the Board of Governors, notice of any proposed amendment must be given to the membership in accordance with SECTION 1 of this ARTICLE. Amendment of the BY-LAWS may be initiated by the membership whenever twenty (20) or more Members in good standing sign a petition or proposal for amendment of the BY-LAWS and submit same to the President. Upon receipt of any such proposal or petition from the membership, the President shall cause notice of the proposed amendment to be given to the whole membership in accordance with SECTION 1 of this ARTICLE.

Pursuant to SECTION 1 of this ARTICLE, whether initiated by the Board of Governors or by the membership, the proposed amendment shall be submitted to the membership at the next Business, Election or Special meeting of the Association occurring after the tender of the prescribed notice.

**RULES AND REGULATIONS  
MILL POINT IMPROVEMENT ASSOCIATION, INC.**

The Rules and Regulations contained herein are prescribed to promote the general welfare of the residents and property owners of Mill Point Shores. These Rules and Regulations apply to all Mill Point Shores homeowners, property owners, their associates, tenants, guests, and all other persons within the Mill Point Shores Properties.

**I. ASSOCIATION PROPERTY**

**A. BEACH**

1. The beach is open to Members in good standing and their guests from 7:00 a.m. to 9:00 p.m. daily. Use other than the specified time is prohibited without special permission from Security Committee or designated person.
2. All children 12 years and under must be accompanied by a person at least 18 years of age or older and with a Guest Card or by a Member in good standing at all times. Everyone 13 or older must have a Guest Card or must be accompanied by a Member in good standing at all times.
3. Swimming is permitted in designated areas only.
4. Lifeguards are not provided, therefore, persons swimming assume all associated risks and consequences.
5. Proper swimming attire is required at all times.
6. Profanity, boisterous, loud music, and otherwise unacceptable behavior will not be tolerated.
7. No fishing on the Wicomico River side at any time. Persons fishing must not interfere with persons on the beach or in the picnic area.
8. Trash must be placed in trash receptacles; they are not to be used for household or construction waste.
9. Picnic tables and benches are provided for eating in the lawn area. Food and beverages are not permitted in the swimming area.
10. No grills are permitted on the beach, including on the common area outside the beach fence.
11. No dogs are permitted in the beach area.
12. Vehicles (this includes ATVs, golf carts, motor bikes, motorcycles, etc.) are not permitted on the beach.
13. No parking is permitted at the beach; park only in the designated Beach Parking area.

**B. BOAT RAMP**

1. No fishing is allowed at the Boat Ramp pier.
2. Gate will be open from 7:00 a.m. to 9:00 p.m., during the months of April through October. All special requests should be arranged with the Chairperson of Buildings and Grounds Committee or the MPIA President. Ramp will be opened to Members in good standing and their guests from 7:00 a.m. to 9:00 p.m.
3. Diving from the pier and swimming at the boat ramp are prohibited.
4. Launching and retrieving of boat by Members and guests shall be done expeditiously with consideration for other boaters in mind at all times.
5. Temporary parking of boat trailers and vehicles is to be in designated parking areas only. Do not block access to the launching area.
6. Servicing of boats, trailers, as well as other vehicles in this area is prohibited at all times.
7. All trash must be placed in the designated trash receptacles.
8. No grills are permitted in the boat ramp area, including on the common area outside the Boat Ramp fence.
9. No dogs are permitted in the boat ramp area except to board/leave a boat.
10. Profanity, boisterous, loud music, and otherwise unacceptable behavior will not be tolerated.

## **MPIA Rules and Regulations**

### **C. CHURCH**

1. The Church is used for religious services on Sundays between Memorial Day weekend and Labor Day weekend. It is also used for other approved MPIA meetings. Other special requests for use of the Church shall be made to the Chairperson of the Religious Committee and the MPIA President.
2. Parking on the Church lot is permitted only when attending Church services, Association meetings, using the playground, or other related activities.

### **D. PLAYGROUND**

1. All children 12 years and under must be accompanied by a person at least 18 years of age or older with a Guest Card or by the Member in good standing at all times.
2. Use the Playground at your own risk. MPIA does not provide supervision and will not be responsible for accidents.
3. The playground is available for use by Members in good standing and their guests from 7:00 a.m. to 9:00 p.m. daily.
4. Profanity, loud music, boisterous and otherwise unacceptable behavior will not be tolerated.
5. Parking on the Church lot is permitted when using the playground.

### **E. CLUBHOUSE**

1. Diving from the pier and swimming at the Clubhouse pier is prohibited.
2. Requests for use of the Clubhouse are restricted to Members in good standing and must be submitted to the Chairperson of the Clubhouse Committee or to the MPIA President.
3. Members in good standing or sponsored groups using the Clubhouse for special activities are responsible for all Clubhouse property and clean-up at the completion of the activity as stated in the contract agreement.
4. Rental of the Clubhouse will include ten (10) dated Guest Cards for the event.
5. Except for temporary loading/unloading, all vehicles must be parked in the designated Clubhouse Parking area.

### **F. PRIVATE PIERS**

1. No trespassing on private piers unless permitted by the property owner. Such persons should have a Guest Card from the property owner, unless the property owner is present.

## **II. HOME OWNERS AND LOT OWNERS**

1. All persons in Mill Point Shores shall present when requested a valid MPIA Membership Card or Guest Card as appropriate.
2. Property owners shall obtain Guest Cards for their guests visiting Mill Point Shores. Guest Cards can be obtained for a nominal fee from the Financial Secretary or MPIA President.
3. It is the responsibility of the property owners to inform their guests of MPIA's By-laws and Rules and Regulations.
4. Property owners are encouraged to participate in the Neighborhood Watch program and report violations to the Sheriff's Department on 301-475-8008. These violations include loud noise such as music, vehicles, bikes, dogs, etc. If the Sheriff's Department does not respond, record the date and time that the violation occurred and give this information to the chairperson of the Security Committee or to the MPIA President for appropriate resolution.
5. Dogs and cats shall be attended at all times and shall be registered, licensed, and inoculated as required by law. Dogs and cats shall not be permitted on the beach, boat ramp (except to board/leave a boat), Clubhouse or Church. They are permitted in MPIA's other common areas if accompanied by a responsible person and are leashed or carried. Owners are responsible for cleaning up after their pets.
6. Burning piles of debris only if it meets the County's code. No burning prior to 4:00 pm and no household trash should be burned. If required, permits are available from the County Health Department. In some cases, notifying the local Fire Department is required.

## **MPIA Rules and Regulations**

7. All property will be kept free of unsightly objects, vehicles, rubbish and stored debris.
8. In accordance with Mill Point Shores Covenant no temporary structures, tents, trailers, motor homes, or similar items will be allowed to be placed upon a lot for use as a dwelling. Anyone intending to use a trailer, motor home, or camper as a dwelling for longer than forty-eight (48) hours must be approved by the MPIA President.
9. Vehicles, including trailers and motor homes, boats and boat trailers, may be parked on property which have a permanent dwelling, provided that they are properly registered and licensed (see By-Laws, Article IX, Section 2).
10. No outside toilets may be built. Temporary toilets may be used for special events.
11. All audio equipment, such as radios, stereos, etc., shall be operated in such a manner as not to disturb neighbors, especially between the hours of 11:00 p.m. and 9:00 a.m.
12. Property owners are responsible for maintaining homes and property in accordance with the Rules and Regulations of Mill Point Shores and the Mill Point Shores Covenant. Failure to maintain homes and property within specifications of the County's code will render the Association no choice but to seek corrective action.
13. All plans and specifications for new construction, erection or placement of structures on lots within Mill Point Shores shall be approved by the Mill Point Improvement Association, Incorporated (MPIA) prior to building. Plans and specifications may be submitted to the MPIA's current address or in person at a Board of Governors meeting.

### **A) Properties Already Improved by a Livable Dwelling**

1. Any shed, garage, barn or other type of detached structure must be an accessory to a single family residence and must be located on:
  - a). The same lot as the single family residence; or
  - b). A lot contiguous to the single family residential lot that is in the same ownership;  
or
  - c). A lot fifty (50) percent or more that faces but is on the opposite side of the same street as the lot on which is located the single family residence; and
  - d). All lots as the single family residence must be in the same ownership.

The purpose of the above provisions is to prohibit placement of sheds, garages, barns and other detached structures on a lot that does not fit within the four categories described above. This will better insure that Mill Point Shores maintain its residential charter.

2. All structures must be set back and placed not less than thirty (30) feet from the street.
3. Any shed, garage, barn or other detached structure of 200 square feet or more in floor area must be situated on a permanent foundation.

## **III. FIREARMS**

1. The use of firearms is strictly prohibited within the confines of Mill Point Shores.

## **IV. TRASH**

1. The Association does not provide trash pick-up service for property owners.
2. St. Mary's County issues Solid Waste Residential Permits for Clements or other St. Mary's County Convenience Centers for property owners to drop-off bagged trash at no charge. To obtain a Permit Sticker, the applicant must have the vehicle registration, complete an application and provide the necessary proof of residency either in the form of a valid driver's license, lease-rental agreement, tax bill, or military service identification. Additionally, St. Andrews Landfill charges for a standard pickup truck load of rubble, tires, etc. that the Convenience Centers will not accept.

## **MPIA Rules and Regulations**

3. Property owners shall not use Association trash receptacles for household use.
4. Property owners desiring trash pick-up are responsible making all arrangements for this service with a local refuse company.
5. Discarding trash in the subdivision is strictly prohibited.

### **V. MOTOR VEHICLES**

1. Parking is available at designated areas: Beach Parking Area, Boat Ramp, Clubhouse Parking Area and Church. Avoid parking by the side of the road to permit emergency and other vehicles to pass.
2. All vehicles must obey the posted speed limit in Mill Point Shores.
3. Only licensed drivers are permitted to drive licensed motor vehicles within Mill Point Shores.
4. All accidents that occur within Mill Point Shores must be reported to the MPIA Security Officer, Security Chairperson, and MPIA President or to any officer of the Association within one (1) hour of the occurrence.

### **VI. GOLF CARTS**

1. Unlicensed/unregistered motor vehicles are NOT permitted to be used on MPIA's common roads in Mill Point Shores.
2. Slow speed golf carts with a maximum of six seats may be licensed/registered with MPIA Security Committee, for use within Mill Point Shores if all of the requirements below are met:
  - A) The low speed golf cart is owned by an MPIA Member in good standing.
  - B) Golf carts registration is limited to vehicles powered to travel NO faster than 20 mph and must be able to seat NO more than six people. Note: MPIA's 15 mph speed limit must be observed at all times, and the vehicle must have no more passengers than the vehicle has seats.
  - C) The low speed golf cart must be equipped with the proper lights (head lights in front, red lights in back), a horn, a rear view mirror, and slow-moving vehicle triangle on the back. Such low speed golf cart must have the lights turned on when operating between sunset and sunrise, and during rain. Golf cart owners are responsible for the proper maintenance of the golf cart.
  - D) The low speed golf cart must be insured, and proof of up-to-date insurance must be provided to the MPIA Security at the time of licensing/registration, and a copy kept with the low speed golf cart while being operated in case of accident or if requested by a member of MPIA Security Committee or a Security officer.
  - E) MPIA registered low speed golf carts may ONLY be driven by licensed drivers who are either an MPIA Member in good standing or have a Guest Card signed by the golf cart owner. While being operated, the driver must have his/her license in case of accident or if requested by a member of MPIA Security Committee or a Security officer.
  - F) MPIA registered low speed golf carts must operate within the MPIA 15 mph speed limit and observe all other MPIA signs and regulations, as well as all of the rules of the road governing registered motor vehicles.
  - G) VIOLATIONS: if a golf cart violates any of these rules, the owner of the vehicle is subject to a fine/fee of up to \$100 for each violation, payable to the Association. Golf carts NOT registered with MPIA are unlicensed motor vehicles and are NOT permitted to be used on MPIA's common roads in Mill Point Shores. MPIA owners operating unregistered special vehicle/golf carts are subject to a fine/fee of \$100 for each violation, payable to the Association.

Any such MPIA fines/fees assessed by the Association shall be regarded as dues in accordance with Article III of the By-Laws and shall be collectable as such. NON-MPIA Members operating unregistered golf carts on MPIA common roads are TRESPASSING and subject to PROSECUTION.

## **MPIA Rules and Regulations**

### **VII. RENTAL PROPERTY**

1. Property owners must provide copies of the By-laws and Rules and Regulations to their renters. The rental agreement must require their tenants to comply with such MPIA rules. Property owners will be held responsible for their tenants' adherence to all Rules and Regulations of MPIA.
2. Tenants cannot be Members of the Association, so they must be provided Guest Cards by the property owner. They are encouraged to participate in MPIA activities.
3. MPIA property owners may not rent their properties for commercial ventures.

### **VIII. AMENDMENTS**

1. These Rules and Regulations may be amended by the Board of Governors. The membership shall be informed of any such additions or changes through the MPIA Newsletters.

### **IX. MAIL BOX CLUSTER**

1. Upon the request of a property owner who is a Member in good standing, MPIA will assign the use of ONE box in the mail box cluster system to only ONE property owned by the Member, if an unassigned box is available.
2. The Member may continue to use a box assigned to that address so long as the Member remains in good standing. For purposes of using a box in the mail box cluster system, a Member is only eligible to use ONE box in the mail box cluster system based on payment to MPIA of the annual assessment without regard to payment of any fees for roads, fines, other amounts or any additional properties.
3. In the event a Member in good standing sells a property that has an address assigned to a box used in the mail box cluster system, MPIA will reassign the use of such box to the buyer of the property for the remainder of the time period for which the annual assessment was paid to MPIA.
4. Members are prohibited from installing personal mail boxes next to the mail box cluster system, along the roadways adjoining the Mill Point Shores community or any property owned by MPIA. This excludes the existing personal mail boxes along Mill Point Road.