WHITE OAK LAKE INCORPORATED BY-LAWS
Also Known as White Oak Park and Lake; WOL

Revision effective April 1, 2011

BY-LAWS

ARTICLE I: RESTRICTIONS

Restrictions applying to all lots in White Oak Lake Subdivision are to be recognized as part of the By-Laws.

ARTICLE II: OFFICERS

Officers shall be elected by majority of property owners.

Elective officers shall be:

President
Vice-President
Secretary
Treasurer

ARTICLE III: TERM OF OFFICE

Term of elective office shall be one (1) year, with immediate past President serving one (1) year in an advisory capacity.

Any Officer may succeed himself if re-elected by majority vote.

ARTICLE IV: MEETINGS

Business meetings shall be held no less than annually. Special meetings may be scheduled as needed. The secretary shall inform members of meeting, time, place and business to be discussed.

No official meeting shall be held unless one-third of property owners are present.

ARTICLE V: VOTING

All issues must be passed by three quarters (3/4) of property owners in attendance at the official meeting.
WHITE OAK LAKE INCORPORATED BY-LAWS

BY-LAWS, continued

Votes shall be counted as one per household. For contract buyers, the homeowner can designate their vote. The homeowner must provide written notice to one of the officers to delegate their vote.

ARTICLE VI: ASSESSMENTS

Each property owner shall be assessed as follows:
  Residence – Four Hundred Dollars ($400.00) per year.

Assessments are due and payable quarterly on:
  February 1, May 1, August 1, and November 1 of each year.

ARTICLE VII: Lift Station

The Lift Station usage will be metered and billed to White Oak Lake Incorporated monthly. The usage fees will be payable to City Utilities. These charges will be accessed to homeowners. The fees will be broken down as noted:

Homeowners will be assessed lift station usage monthly based on water usage and adjusted accordingly as needed. \( \text{Currently = Water bill} \)

ARTICLE VIII: UNPAID FEES AND/OR ASSESSMENTS

Small claims court action and/or a lien shall be filed by the Treasurer against any property owner who has not paid assessments and dues within sixty (60) days of the due date. The amount shall include attorney’s fees, associated costs of collection and interest based on prime plus 10% compound interest of the balance due compounded quarterly.

ARTICLE IX: PROPERTY POSTING

White Oak Lake Incorporated Subdivision shall be posted: “Private, No Swimming or Fishing”.

ARTICLE X: LAKE USAGE

No gasoline outboard motors shall be used. No minnows shall be used as bait. Each owner shall be responsible for removal of growth from the water facing property line.
ARTICLE XI: BY-LAWS

By-Laws will be reviewed and amended as necessary to ensure coverage of applicable issues and requirements.

By-Law change requests should be submitted to the Officers for review and feedback. Changes will be mailed or emailed to all Homeowners along with the next meeting request. This will allow Homeowners time prior to meetings to consider the changes prior to voting at the association meeting.

Changes to the By-Laws must be approved by 90% or more of the homeowners. If a homeowner is unable to be present at the meeting, they should contact an Officer to discuss their views and voting preference in writing. Homeowners not attending who have not contacted an officer will be mailed a second notice, followed by a certified letter requesting a vote. Homeowners not responding will be considered a vote in favor of the changes 15 days after the certified letter is mailed.

ARTICLE XII: PROPERTY SALE, CHANGE OF OWNERSHIP & RENTAL PROPERTIES

A copy of the By-Laws and Restrictions should be included in listings to sell properties and/or change of ownership. A copy should also be provided to all potential tenants/renters.

Possible White Oak Lake improvements, assessments, etc., should be included as disclosure for the property.

ARTICLE XIII: LAKE CONTROL

Invasive species (animal or vegetable, mussels, etc.) released into the lake should be approved by the Officers of White Oak Lake.

Cattails should be kept in control and within the boundaries of the Homeowner property.

Yard waste, food items, etc. should be removed from the property and not released into the lake.

ARTICLE IX: HOME OWNER SEPTIC LINES

Homeowners are responsible for the septic lines from their homes to the White Oak Lake connection lines.
WHITE OAK LAKE INCORPORATED BY-LAWS
Also Known as White Oak Park and Lake; WOL
Revision effective April 1, 2011 (No changes to Restrictions)

RESTRICTIONS

Privileges and Restrictions of White Oak Lake Incorporated.

Sale of all lots in White Oak Lake Subdivision will be made with the privileges herein stated and subject to the restrictions hereinafter set out.

1. All lots in the White Oak Park and Lake Subdivision shall be known and described as residential Lots, - no hut, shanty or other residential structure except one detached, single family dwelling costing not less than $10,000.00 and a private garage, boat house, and other buildings incidental to residential use shall be erected, placed or permitted to remain in any such lot, and all dwellings or buildings erected thereon shall be of neat and presentable design and workmanship, except lots 9, 10 and 11 are hereby reserved for commercial purposes.

2. No residence building shall be erected upon any lots unless it contains inside flush toilet, connected to a septic tank of a type approved by the State Board of Health, which shall be installed and maintained in good working order – no outside privies shall be erected on any of the said lots.

3. No poultry, livestock, swine, cattle, horses, sheep or goats shall be kept or maintained on any portion of any lot, which portion of said lot drains into the lake.

4. No serious or offensive trade or activity shall be carried on upon any lot nor shall anything be done thereon which may be, or become an annoyance or nuisance to the neighborhood.

5. All lots fronting on the lake are conveyed subject to the right to overflow said lots to a depth of the maximum water level of the dam, and subject also to an easement for a foot path around the source of the lake which shall be kept open at all times and shall be for the use of the owners of the real estate in said Subdivision and their guests.

6. All parts of lots covered by the lake shall be subject to an easement for the use of the residents of said Subdivision as water way and for boating, swimming and other residential purposes and for pumping water for use on their premises.
WHITE OAK LAKE INCORPORATED BY-LAWS

RESTRICTIONS, continued

7. All lots in said Subdivision are to be subject to a right of way for such roads as are now constructed and as indicated on the plat and shall be subject to such additional width of road as future traffic demands may require.

8. The owners of all lots in said Subdivision agree to conjunction one with the other to maintain and keep or repair the dam and spillway constructed to impound the waters of said lake, and to assume responsibility in respect to any damages, or claims of any person arising on account of construction and or maintenance of said dam or spillway and the maintenance of said lake in equal proportions among the owners of all lots in said Subdivision, and also, to bear their part, or expense of, and maintenance of a Sewage System or any change in the sewage system, which may hereinafter be necessary.

9. Conveyance of all lots in said Subdivision will be subject to the restrictions herein set forth except lots 9, 10 and 11, which restrictions are made covenants running with the land for the benefit of all present and future owners of all lots in said subdivision and shall be binding upon the grantees and all persons claiming title under them until January 1, 1960, at which time said covenants shall be automatically extended for successive periods of 5 years unless by vote of a majority of the owners of the lots it is agreed to change covenants in the whole or in part.

10. If the parties hereto, or any of them, or their heirs or assigns shall violate any of the covenants herein it shall be lawful for any other person or persons owning any real property situated in said Subdivision to prosecute any proceedings at law or in equity against the person or persons violating or attempting to violate any such covenant and either to prevent him or them from so doing or to recover damages or other dues for such violating.

11. Invalidation of anyone of these covenants by judgment or court order in no wise effect any of the other provisions which shall remain in force and effect.
Lot numbers are from original:
WHITE OAK PARK AND LAKE
Subdivision description date November 1, 1954
Note: Originally 29 lots, now there are 26 home owners (3 owners have more than 2 lots, ie: lots 15/16, 12/13 and 28/29)