

Waterlake Hills (Pty) Ltd

Registration Number: 2022/478141/07

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Rules of Conduct Established by the Waterlake Hills Homeowners Association

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1. INTRODUCTION

Waterlake Hills Eco Estate is a development that is firstly a wildlife reserve and then a lifestyle estate.

On behalf of the Board of Directors of the Waterlake Hills Homeowners Association (Registration number ______) ("the HOA") we welcome you and wish you a happy and carefree stay in the Waterlake Hills Eco Estate ("the Estate").

The Developer and First Board of Directors of the HOA have accordingly developed the following Rules of Conduct to ensure and enhance the security, wildlife, aesthetics, environment and lifestyle of all members of the estate.

These rules may be supplemented/amended/repealed by a majority decision taken by the members of the HOA, in terms of Articles 2.4 and 2.6.1 of the Memorandum of Incorporation ("the MOI").

The Board of Directors will enforce these rules in accordance with the MOI of the HOA by either taking steps to remedy the breach, legal action or imposing a system of fines or other penalties payable on demand.

It is expected of all our residents, visitors and contractors to work towards thoughtfulness, tolerance and cooperation so that everyone's stay here will be harmonious and tranquil and to the benefit of all.

The prime objective of these rules and regulations is to preserve and enhance the security, aesthetics and environment of the Estate. These rules have been established by the HOA for these purposes and they are equally binding upon all residents and all other persons whilst present on the Estate.

It is the responsibility of all registered owners of the properties at the Estate to ensure that their families, their tenants, visitors, friends, employees and especially themselves abide by these rules. Harmonious community living is achieved when residents use and enjoy their private property and the common property areas of the Estate reasonably. General consideration of all residents by and for each other will greatly assist in assuring harmonious relations in the Estate.

In the event of annoyance or complaints, the parties involved should attempt as far as possible to settle the matter between themselves, exercising tolerance and consideration.

When a problem cannot be resolved, the matter may be brought to the attention of the Board of Directors for further recommendation in terms thereof. The Board of Directors has the sole discretion to entertain or refuse any dispute, which may only be considered if it is submitted in writing.

Should the Board of Directors decide to entertain any dispute, the members accept that the decision of the Board of Directors is final and binding.

A list of the fines is available on the website.

2. MANAGEMENT OF THE ESTATE

The Management rules pertaining to membership, resignation, levies, the appointment of Board of Directors and their functions, general meetings, quorums, voting and procedures and other related matters are extensively set out in the MOI of the HOA and are not repeated herein for the sake of brevity. A copy of the MOI is available on the website or upon demand from the Estate Management's Office.

The Board of Directors may further appoint personnel, such as an Estate Manager, Administration Officer or any other personnel to fulfil any such functions of the HOA, as may be deemed meet, together with their duties and tasks.

3. USE OF THE FACILITIES

Any of the Estate's facilities are only available to members whose levies are paid in full. Any guests must at all times be accompanied by a member.

4. INDEMNITY

Members undertake to inform their visitors of the content of this specific rule.

The use of any facilities and any common property by residents or their visitors is, at all times, entirely at their own risk. Every member of the Association hereby waives any right they may obtain against the Association to claim any damage incurred by virtue of damage to or loss of property or the personal injury of the resident or their visitors while on the estate. Every member or their visitors indemnify the Association against any such claim. This indemnification includes any minor children who are the sole responsibility of their parents and/or guardian.

5. GENERAL RULES

5.1. GENERAL

- 5.1.1. Vehicles of visitors may not be washed in the Estate.
- 5.1.2. Apart from any gas installations installed by an accredited institution or LPG gas, no other Flammable or any other dangerous material that is a fire hazard may not be kept or used on the premises.
- 5.1.3. The sole purpose of any Fire-hoses/fire extinguishers/fire hydrants is to extinguishfires and they may not be utilised for any other purpose of whatsoever nature.
- 5.1.4. No member may store in any building or on the common property any dangerous substance nor perform any dangerous action, or allow such action to occur, which may result in the increase of the

- insurance premium paid by the HOA for any insurance policy.
- 5.1.5. Apart from emergency situations and any Board of Directors of Waterlake Hills (Pty) Ltd authorisation, the use of any firearms, air guns, catapults, bows and arrows or any other hunting instrument is not permitted within the borders of the Estate.
- 5.1.6. Members are not permitted to approach any employee of the estate with any request or suggestion. Any requests, disputes, problems and suggestions are to be directed to the Board of Directors, in writing.
- 5.1.7. No member may issue instructions to security personnel.
- 5.1.8. Apart from any authorised instances by the Board of Directors, no employees of the HOA shall, during their working hours, be utilised or hired by members for any private work.
- 5.1.9. No member may utilise their property or any portion thereof to conduct any business and/or to request business rights to be registered on the premises/property, apart from the administrative offices of the HOA.
- 5.1.10. Any fine levied against a member shall be deemed to be a penalty levy, is recoverable by the HOA in any process and shall entitle the HOA to the enforcement measures set out in 2.5 of the MOI. Any unpaid levies and fines disqualify the member from attended and voting an meetings of the HOA as set out in the MOI.

5.2. USE OF THE ROAD

5.2.1. All roads in the Estate are private roads and are subject to the relevant laws enforced by the Board of Directors as well as all laws and regulations of the Republic of South Africa.

- 5.2.2. The HOA shall have the right to impose penalties in consequence of a contravention of the Gauteng Road Traffic Ordinance and bylaws regarding road and road usage. Such penalty shall not be deemed a fine in terms of the said Ordinance, but a penalty mutually agreed to by the members and the HOA to ensure safe and orderly use of the roads in the Estate to the benefit of all users.
- 5.2.3. The speed limit throughout the Estate is limited to a maximum of 40km (Forty Kilometres) per hour. Strict enforcement shall apply and Drivers exceeding the speed limit will be fined.
- 5.2.4. Members are responsible to ensure that all visiting children/guests/ tenants are made aware of the dangers relating to the use of streets and shall take responsibility for their children's/visitors'/tenants' safety.
- 5.2.5. Only licensed drivers of any vehicles are permitted to drive on the streets of the Estate. Parks, pavements and green areas are off-limits.
- 5.2.6. Parking on sidewalks, common property and in the streets opposite intersections is strictly prohibited.
- 5.2.7. Pedestrians have right of way and motorists are reminded to always approach crossings with caution.
- 5.2.8. The use of noisy exhaust systems are prohibited.
- 5.2.9. Hooters may only be used for emergencies.
- 5.2.10. Residents' vehicles should be parked in their garages or under shelters to provide space for other vehicles to move.
- 5.2.11. Only security and Estate personnel are permitted to operate quad bikes on the premises in the execution of their duties.

5.3. GOOD NEIGHBOURLINESS

- 5.3.1. No business activity or hobby that could cause aggravation or be a nuisance to fellow residents may be conducted from any property by any member, their visitors/employees/tenants. This includes auctions and jumble sales.
- 5.3.2. No business activity or hobby that could cause aggravation or be a nuisance to fellow residents may be conducted without the prior written consent of the Board of Directors. Any members/tenants who wish to conductbusinesses from home should apply to the Board of Directors in writing. Any such business operations shall adhere to the criteria and conditions specified by the Board of Directors and to local municipal bylaws and regulations.
- 5.3.3. Any sound levels from activities shall be at a level so as not to be an undue disturbance to neighbours and no audible noises outside the boundary of any premises is permitted from 21h00 till 07h00 on Sundays to Thursdays and from 23h00 till 07h00 on Fridays and Saturdays.
- 5.3.4. The volume of music or electronic instruments, partying and the activities of all residents, visitors and employees should be kept at a level that does not create a nuisance to neighbours.
- 5.3.5. The mechanical maintenance and use of power tools, lawnmowers (electric lawnmowers are preferred), etc. should only be undertaken between 08h00 and 16h00 from Mondays to Fridays and Saturdays 08h00-13h00. The use of power tools, lawnmowers or similar equipment onSundays and Public Holidays are strictly prohibited.
- 5.3.6. Generators may only be operated between 5h00 and 23h00 and may not cause a nuisance to your neighbours. All generators must be enclosed, preferably in a Quiet Box and comply to the local bylaws, with specific reference to Gauteng Noise Control

Regulation 1999, the Noise management Policy of the City of Tshwane, SANS 10103: 2008 (The measurement and rating of environmental noise with respect to annoyance and to speech communication) and South African National Standard: NRS 098:2008 (Guidelines for the installation and safe use of portable generators on utility networks) It is the members responsibility to implement actions to mitigate the emission of fumes from the generator that could affect any neighbouring properties.

- 5.3.7. Washing may only be hung on lines created for such a purposes, which must be suitably screened from neighbouring properties, communal greens, walkways and public roads. Any washing is hung at the sole risk of such member.
- 5.3.8. Members are to ensure that their employees and visitors do not loiter in the estate, such as at the gate or in the street.
- 5.3.9. Advertisements or publicity material by post, or leaflets or by e-mail may not be exhibited or distributed within the estate unless the prior written consent of the Board of Directors have been obtained. This includes "For Sale" boards on houses or any portion of the owner's stand or house, or common property.
- 5.3.10. Apart from any obligatory stipulation, or the contrary, compelling the Board of Directors to resolve such dispute, the parties involved shall first endeavour to settle the dispute between themselves and shall in such circumstances exhibit due tolerance and act reasonable in accordance with the principles of good neighbourliness. Where a dispute cannot be resolved, in particular a dispute between neighbours, the following procedure should be followed:
 - 5.3.10.1. The parties involved in the dispute should make written submissions to the Board of Directors.

- 5.3.10.2. The Board of Directors may, at their sole discretion, decide whether or not they will arbitrate on the matter.
- 5.3.10.3. In the event that the Board of Directors are of the opinion that they are entitled to arbitrate on the matter, the decision of the Board of Directors shall be final and binding in respect of the resolution of the dispute.
- 5.3.10.4. In the event that the Board of Directors are of the opinion that they are not prepared to arbitrate in the matter, the Board of Directors may either:
 - 5.3.10.4.1. Inform the parties involved that the Board of Directors are not prepared to arbitrate in the matter and that the parties should resolve the dispute themselves and/or refer the dispute to the Community Schemes Ombud Service (CSOS) and/or by legal action and/or arbitration or,
 - 5.3.10.4.2. The Board of Directors may at its discretion refer the matter to an independent arbitrator, in which case the parties to shall be liable for such arbitrator's fees in advance in equal shares.
- 5.3.10.5. In this regard the arbitrator's decision shall be final and binding, and the arbitrator shall be entitled to make an award with regard to the legal costs.
- 5.3.10.6. No party and/or resident shall have any claim of whatsoever nature for damages against the Board of Directors of the Homeowners Associationas a result of

a decision taken by the Board of Directors regarding the interpretation of these rules.

5.3.10.7. In the event of a violation of any law, the matter should be reported to the local authority or the South African Police Service ("the SAPS").

5.4. RUBBISH REMOVAL

- 5.4.1. A private contractor collects rubbish and new owners must contract the services of Van Zyl's and/or any other contractor as appointed by the Board of Directors from time to time for refuse collections and the removal of refuse. Refuse must be placed in a plastic bag and in a bin ready for collection. A resident may not dump or throw rubbish (including garbage, cigarette stubs, leftover food or other dirt) on the common property, nor allow it to happen.
- 5.4.2. Rubbish and rubbish bins or containers may not be visible to the public on any part of the common property and, when it is placed in front of the doorsof houses for removal by the cleaners, it should be hygienically covered so that the sight or smell thereof may not offend other residents. Refuse bags should be used for this purpose.
- 5.4.3. Rubbish and waste may not be handled in contravention of the regulations of the city council, for example pieces of glass should be wrapped in a double layer of newspaper print.
- 5.4.4. Cardboard boxes and packaging should be flattened and broken into pieces so that it can be removed in plastic bags or in the containers that are supplied for paper/cardboard by companies.
- 5.4.5.No garden refuse will be collected with the domestic refuse and an additional bin for this purposes should be arranged with Van Zyl's.
- 5.4.6.On collection day, all refuse should be placed in a closed bin on the pavement. Refuse left in a plastic bag on the pavement is not

allowed. Bins should preferably be monkey proof by adding a latch on the lid.

5.5. COMMON PROPERTY

- **5.5.1.** Certain areas in the Estate are known as the Common Property to which the members will have access.
- 5.5.2. The common property may only be used for the purpose for which it was developed, or as adapted by the Board of Directors.
- 5.5.3. No member nor their visitors/tenants/employees shall stray from any designated walkways/bicycle lanes/seating areas into the veld nor interact and/or disturb any wildlife, nor shall they allow any other person to do so.

5.6. OUTSIDE APPEARANCE AND ARCHITECTURAL AND LANDSCAPING MATTERS

- 5.6.1. The member may not place anything or do anything on any part of the property or the common property, which, in the Board of Directors' judgment, is aesthetically unpleasant or undesirable when viewed from outside the house.
- 5.6.2. No decorations, awnings or shelters may be erected on the outside of a house or on the common property without the written permission of the Board of Directors.
- 5.6.3. All owners shall abide to the prescribed architectural design, construction, quality and building materials of any proposed building to be erected on any stand on the estate, which shall be subject to the consent of the HOA.

- 5.6.4. All owners have to abide to the prescribed security, vegetation, landscaping, parking, signage and exterior finishes and maintenance of any stand or building on the property.
- 5.6.5. Water features erected in individual front gardens have to be approved by the Board of Directors, after submitting a plan thereof.
- 5.6.6. Any building, alteration, modification and/or extensions to the premises of any member are to be attended to by an approved architect and builder of the HOA, who must be approached prior to any construction for such approval. In addition, should the addition have an aesthetic or other impact on neighbours, their written consent must be obtained and submitted with a member's request for approval by the HOA.

5.7. ENSURING A PLEASING STREETSCAPE

- 5.7.1. Each member/tenant shall maintain the area between the curb and the boundary of his/her property in an aesthetically pleasing condition.
- 5.7.2. Members/tenants shall maintain a high standard of garden, green area and pavement maintenance and shall ensure that any declared noxious or invader flora are not planted or allowed to grow in their gardens.
- 5.7.3. Private gardens must contain indigenous plants as far as possible, be fully developed and maintained at all times. This includes pest and weed control.
- 5.7.4. Residents may develop the gardens at their own cost and responsibility, taking into account the following limitations:
 - 5.7.4.1. No plants/vegetation that may cause damage to the drainage system, the paving and/or the foundations of

the outer walls and/or gutters and drains are permitted.

- 5.7.4.2. No plants/vegetation shall be allowed to grow on walkways which may block the view of drivers.
- 5.7.4.3. No plants/vegetation shall obscure any lights on the ground.
- 5.7.5. Pot plants may be on the porches of a member's property, subject to:
 - 5.7.5.1. It not being a nuisance to the neighbours.
 - 5.7.5.2. It receiving continuous care.
- 5.7.6. All garden tools should be stored out of sight of fellow residents.
- 5.7.7. Sprinkler systems require the approval of the Board of Directors. Should such sprinkler system be left open continuously, members may be requested to remove them. No sprinkler system may wet any electrical or telephone boxes, the footlights of the neighbours or any security/electric fence.
- 5.7.8. No rubble or garden refuse may under any circumstances be dumped or discarded in any public area, including green areas, parks, streets, sidewalks, fountains or streams. The owner will be liable for all damages in this regard and/or for the costs of removal of such refuse.
- 5.7.9. A resident may not park or leave a vehicle, heavy duty industrial or commercial vehicle, caravan, mobile camper, boat, equipment and/or trailer on the parking area of the common property.
- 5.7.10. Members shall ensure that their vehicles and that of their visitors and guests do not soil the common property or demarcated parking areas with dripping oil or brake fluid, nor mark these areas in any other way.

- 5.7.11. A resident may not take any vehicle apart or undertake extensive repairs on it on any part of the common property or an area designated for exclusive use.
- 5.7.12. Servicing, except in emergency cases, or rebuilding of vehicles on the estate is not allowed.
- 5.7.13. Gardening of dwellings under construction
 - 5.7.13.1. Proactive landscaping and gardening are encouraged as this enhances the aesthetics of a building site.
 - 5.7.13.2. Bona fide gardening is allowed in terms of 5.7.14 during weekends, if such workers are supervised at all times by the member.
 - 5.7.13.3. This is provided that such activities are *bona fide* gardening related and do not involve construction of any sorts. Construction is defined in this context as the building, alteration or modification in any way of a structure on the property.

5.7.14. Gardening at completed dwellings –

- 5.7.14.1. Gardening, including work on irrigation systems, may be attended to on Saturdays, until 17h00 and weekdays between 08h00 and 17h00. Noisy equipment, such as lawnmowers and trimmers can only be used until 13h00 on Saturdays and weekdays between 08h00 and 17h00.
- 5.7.14.2. This is provided that such activities are *bona fide* gardening related and do not involve construction of any sorts. Construction is defined in this context as the building, alteration or modification in any way of a

structure on the property.

5.7.14.3. No Gardening is allowed on Sundays or on the 25th of December and New Years Day.

5.8. ENVIRONMENTAL MANAGEMENT

- **5.8.1.** Any member/tenant/visitor/employee is urged to leave any open space they visit in a cleaner condition than they found it in.
- **5.8.2.** Flora of any kind may not be damaged or removed from common property without the permission of the HOA.
- 5.8.3. Fauna of any kind may not be chased, trapped or harmed in any way, in any area of the Estate.
- 5.8.4. The residents' use of any open spaces, including the common property and communal areas are entirely at their own risk at all times. The Board of Directors will entertain no claims for damages of whatsoever nature or from whatsoever cause.
- 5.8.5. All water should be used sparingly at all times.
- 5.8.6. The members, their employees and their visitors shall at all times remain on the gravel road foot paths as designated by the HOA whilst in the Estate and may not, under any circumstances, venture into the veld area.
- 5.8.7. No vehicles, apart from those of management and security, are allowed to be left unattended on the designated foot paths.

5.9. SECURITY

5.9.1. To ensure a safe and secure environment for all members and their visitors and employees, it is essential that all parties give their

- support and cooperation regarding security protocols, especially at the gate. The security guards should not be abused under any circumstances, rather assist them.
- **5.9.2.** Under no circumstances may residents or any person other than the security personnel be allowed into the gatehouse.
- **5.9.3.** The identity system for permanent workers and temporary workers must be enforced conscientiously by every member with respect to the people in their employ.
- **5.9.4.** All members must ensure that contractors and employees in their employ adhere specifically to the security stipulations.
- **5.9.5.** The security barrier (area between the electric fence and barbed wire fence) is a no access zone. The high voltage security fence is dangerous, therefore access to this section is strictly prohibited.
- **5.9.6.** All burglary attempts or instances of fence jumping must immediately be reported to a member of the security staff and/or the security guard.
- **5.9.7.** Residents are responsible for the security of their houses.
- **5.9.8.** Should residents purchase alarm systems for their houses and subscribe to a security company, these must be declared to the security personnel and the HOA and the general procedures for access through the gate will be adhered to.
- **5.9.9.** The Estate will be manned by security personnel 24 hours a day.
- **5.9.10.** New occupants (owners/residents) must register at the main gate with security so that their visitors/employees may gain access to the Estate.
- **5.9.11.** Properties are partly secured as set out on their building plans.

- **5.9.12.** Residents may not loan their access tags to any other persons.
- **5.9.13.** No parcels and/or any deliveries may be left at the gatehouse.
- **5.9.14.** All employees employed by residents shall be registered at the main gate to gain access to the estate and must visibly display their security access cards at all times.
- **5.9.15.** Residents who enter and exit the Estate by the main gate with their employees in their vehicle must adhere to security rules.
- **5.9.16.** No residents may request any of the personnel or security personnel to protect or watch their property, or to interfere in a domestic dispute.
- 5.9.17. Disputes with neighbours and the enforcement of any law or by laws are standard police matters and are not the responsibility of security staff. These issues should be reported to the police or Board of Directors not to security. Security and management can only enforce the estate rules.
- **5.9.18.** Prospective buyers of property will under no circumstances be allowed in the Estate unless accompanied by an accredited Estate agent or a member.
- **5.9.19.** No hawkers are allowed in the Estate.
- **5.9.20.** The ultimate responsibility of security lies with the residents themselves. The cooperation and support of all residents are needed to enhance security in the Estate.

5.10. VISITORS

5.10.1. Members are requested to inform their visitors of the rules of the Estate especially about the speed limit and to inform guests that

positive identification is required for access to the Estate.

- 5.10.2. All drivers of any vehicles are required to provide a valid drivers licence. At the request of security, positive identification of any passenger is to be provided.
- 5.10.3. The visitor's information, together with their passengers will be recorded on the control list of the Security Officer. No person will be allowed to enter the Estate if the member is not reachable on the telephone numbers provided.
- 5.10.4. The drivers of any delivery vehicles shall be subject to 5.10.2 and 5.10.3 above for access to be granted.

5.11. LETTING AND RESELLING PROPERTY

The nature of the Estate requires that certain restrictions be placed on the manner in which and Estate Agent may operate. Therefore:

- 5.11.1. Only accredited Estate agents may manage the sale or lease of premises.
- 5.11.2. Only the approved Offer to Purchase may be utilised when any premises is sold, a copy of which is available from the HOA. This must be utilised whether the premises is sold privately or by an accredited estate agent.
- 5.11.3. Accredited agents and the members must ensure that the purchaser and/or tenant is informed of and receives a copy of these rules and the Management Rules, so that these rules are attached as an annexure to any deed of sale or lease agreement.
- 5.11.4. A clearance certificate must be obtained from the HOA at a cost to the seller prior to any transfer of the property.

- 5.11.5. No property may be let or utilised for the purpose of any income generating business and/or offices.
- 5.11.6. Agents operate solely on a "by appointment" basis, and must personally accompany any prospective purchaser or lessee. The erection of any "For sale" or "Show house" or "To let" signage boards is strictly prohibited.

5.12. ACCREDITATION OF ESTATE AGENTS

- 5.12.1. An Estate agent is accredited after signing an agreement to the effect that such agent will abide by the stipulated procedures applicable to the sale and/or lease of the property in the Estate, and after having been inducted in respect of the concepts, rules and conditions under which a purchaser and/or lessee acquires and/or leases property in the Estate.
- **5.12.2.** Accreditation of Estate agents may be reviewed by the Board of Directors from time to time and an updated list of accredited agents is available from the Estate management.
- **5.12.3.** Any accredited Estate Agent may only utilise the approved Offer to Purchase referred to in 5.11.2.

5.13. PETS

- **5.13.1.** The local authority bylaws relating to pets apply and shall be strictly enforced.
- **5.13.2.** A maximum of two dogs and/or two cats and/or any combination thereof may be kept on any one premises.

- **5.13.3.** No large dog breeds are allowed on the estate. In this regard to the size of dogs, they should be of a breed which will not exceed 25kg when fully grown.
- **5.13.4.** Every dog and/or cat must have an electronic ID chip.
- **5.13.5.** Members shall ensure that their pets are adequately contained in their premises.
- **5.13.6.** Members must ensure that their dogs do not howl or bark incessantly.
- **5.13.7.** Pets found roaming the streets, communal property or making a nuisance of themselves shall be removed by the HOA to a pet facility at the member's cost.
- **5.13.8.** When going for a walk with your dog, the dog must at all times be on a leash. The pet owner shall be strictly responsible for the immediate removal of any pet excrement.
- **5.13.9.** No member may keep any poultry, rabbits, wild animals, livestock or the like on the Estate, whether pets or otherwise.
- **5.13.10.** The building of pigeon lofts, aviaries, owl houses or bat boxes must be approved by the HOA. Plans and the written consent of neighbours must accompany the submitted request.
- **5.13.11.** The HOA shall have the right to demand that a member remove a pet or any structure as referred to in 5.13.10 above, should such pet or structure become a continued nuisance or a danger in the Estate.

5.14. EXCLUSIVE USE AREAS

- 5.14.1 Certain Exclusive use areas or usage servitudes are excluded from the common property and is reserved for the exclusive use of the owner of the specific stand being stand 662-623. The owners of these stands may not erect any structure on the said exclusive use areas except when approved by the Homeowners Association in advance in its sole discretion.
- 5.14.2 Furthermore, no grass, trees or scrubs may be removed or planted or garden made without written consent having been obtained from the Homeowners' Association in advance which consent will be in the absolute discretion of the HOA.
- 5.14.3 The HOA grants an area on the non-street facing side of each premises, not exceeding 30m and spanning the width of the premises as an exclusive use garden area for each premises, subject to the following conditions:
 - 5.14.3.1 No building, alterations or modifications to these areas are permitted on this area.
 - 5.14.3.2 The member is aware that the granting of such an exclusive use are does not entitle him/her to any rights in respect thereto and such exclusive use area is granted at the sole discretions of the HOA from time to time, who may revoke any such exclusive use area at any stage.
 - 5.14.3.2 Members may solely clear the area, maintain any garden and plant any trees or vegetation as approved by the HOA, the cost of which are for their own account.