

Exhibit "A"
to
Second Amended and Restated Rules and Regulations
of
On Top of the World (Central) Owners Association, Inc.

PRIVATE GOLF CART RULES

1. Private golf carts are allowed in the Community only if the owner first obtains a permit from the Association and the golf cart and its use and operation comply with these Rules at all times. Golf cart permits are issued at the Customer Service Department in Friendship Commons. The use and operation of golf carts in the Community are also subject to Marion County Ordinance No. 05-27. Any use of a privately owned golf cart outside the Community is beyond the scope of these Rules and is the exclusive responsibility of the owner.
2. Permission to operate a privately-owned golf cart within the Community is a non-transferable and non-assignable personal privilege and is available only to Occupants of the Community.
3. An identification number and decal will be issued for the cart when the application, release of liability, and proof of liability insurance are received and approved. The identification number and decal shall be placed on the front left side of the golf cart in clear view.
4. Those residents desiring a handicap sticker for the cart will be required to comply with Section 320.0848, *Florida Statutes*. You may refer to the following website for more information: <http://www.flhsmv.gov/dmv/forms/BTR/83039.pdf> or drop by the Customer Service Department for a copy of the information.
5. Golf carts may be operated from sunset to sunrise if equipped with, at a minimum, headlights, brake lights, turn signals, and a windshield. Otherwise, carts may only be operated from sunrise to sunset.
6. All privately owned golf carts must be in good working condition; include a rearview mirror and a reflector warning device in both the front and rear of the golf cart, in addition to any other safety equipment required by the Association or the Marion County ordinance.
7. Within the Community, all carts must stay on the designated cart paths, roadways where existing, and other areas designated for golf carts. Golf carts shall not be driven in private yards, between villas (unless operated in ingress and egress areas) or homes, on sidewalks, and on any golf course unless playing golf. When not in use, golf carts shall be parked in designated parking areas and not on grass or sidewalks. Golf carts may not be operated on any county maintained roadway including SR 200, SW 80th Avenue and may only cross

SW 80th Street and other county maintained roadways at county-approved crossing points.

8. Golf carts must be stored on owner's property. Overnight parking in yards or on the street is prohibited.
9. Occupants with privately owned golf carts are required to ensure that their private golf carts are restricted to drivers who will operate the cart in a safe, prudent manner and in accordance with all governmental regulations. Each operator of a golf cart must be at least fifteen (15) years of age and be eligible to obtain a valid automobile driver's license.
10. Cart operators must obey all traffic signs and all driver rules outlined in the Florida Drivers Handbook. Please be courteous to pedestrians.
11. Operation of a golf cart is at the risk of the operator. Cart operators shall be held fully responsible for any and all damages that are caused by the use or misuse of the golf cart by the Occupant or their guests, and the Occupant or guest shall reimburse On Top of the World Communities, Inc., its affiliates, and the Association for any and all damages the Community may sustain by reason of use or misuse. As a condition to the issuance of a permit to operate a private golf cart in the Community, the owner of the golf cart will be required to sign a release of liability in form required by the Association.
12. Residents are responsible to provide proof annually that the operation of the golf cart is covered by a resident-owned liability insurance policy with policy limits in such amounts as may be acceptable to the Association (currently, \$100,000/\$300,000).
13. None of the Association, On Top of the World Communities, Inc., Parkway Maintenance & Management, Co., Sidney Colen & Associates, Ltd., Palm Acre Realty, Inc. or any of their respective directors, officers, members, partners, employees, agents or representatives shall be responsible or liable in any way to anyone in connection with the existence, operation or use in the Community of any privately owned golf cart. None of the publication or enforcement of these Rules or any inspection or permitting of any golf cart for operation and use in the Community shall be deemed or construed to create any warranty, representation or certification that the golf cart is free of any defect, that it is safe or suitable for operation or use in the Community or that it complies with any applicable law or code.
14. In addition to any other remedies the Association may have, including, but not limited to, the imposition of fines, any violation of these rules and regulations may result in the revocation of privately owned golf cart privileges.