

WHITE OAK LAKE ASSOCIATION RULES

Effective January 1, 2026

INTRODUCTION: The following rules and procedures have been written and adopted by the White Oak Lake Association Ltd. (WOLA) with you, the property owner, foremost in mind. Past and present Members of the Board of Directors of WOLA have carefully considered each of these rules and believe they will best serve the interests of each Member (property owner) by helping to make WOLA a safe and fun place for you and your family.

Property owners who fail to comply with WOLA rules and restrictive covenants will be subject to disciplinary actions as outlined in the last section of this document.

General Rules

- 1 All White Oak Lake facilities are available for use only to Members in “good standing” and their guests. Guests are not allowed to use any of the lake facilities except in the presence of the Member. (Good standing means the Member is current on dues and all other financial obligations.)
2. Members and their guests may access the lake only from their own property or the Members’ Beach.
3. Members are responsible for the conduct of their children, their guests and the children of their guests. All Members and guests must abide by these establish rules, and any rules posted by the Association.
4. Any repairs required because of misuse of property or facilities by a Member or guest will be charged to the property owner involved.
5. Use of White Oak Lake is at your own risk.
6. No hunting is permitted in the subdivision.
7. Playing climbing, running, sliding and sledding on the back slope of the dam are prohibited. Rip-rap rocks on the dam must not be disturbed. No rocks at any shoreline location may be thrown into the lake.
8. Motorized vehicles for maintenance are only allowed on the lake and dam with prior approval of the Board President or a member of the Board of Directors.
9. No Member shall be allowed to chemically treat the lake for weeds, algae, and other similar conditions. Any problem areas should be brought to the attention of the Board of Directors for treatment or other corrective action by the Association.
10. Board approval is needed for any dirt and or debris moved to the lake for major modification of the shoreline. Unapproved, sinking or other placement of brush, trees, leaves,

etc. in the lake is prohibited. The addition of such or other types of structures will only be as directed by the Board of Directors or the Fish and Lake Committee.

13. Even when the lake is frozen, motorized vehicles for maintenance (including clearing snow) are only allowed on the lake and dam by calling the Board President or a member of the Board of Directors for approval.

Courtesy Rules

1. Please have the courtesy to obey rules posted at the beach.
2. Respect property throughout the subdivision by:
 - a. Not littering.
 - b. Not driving vehicles of any type on private property.
 - c. Picking up and disposing of pet waste.
 - d. Keeping pets on your property and using leashes for walks.
 - e. Not driving any types of vehicles on the dam.
3. Use extreme caution when using pesticides, herbicides and selective weed killers on your lot. They can find their way into the lake and could kill fish and other wildlife with the contamination.
4. No permanent or commercial signage is allowed in WOLA.
5. Yard sales and garage sales are limited to three days per month. Residents are encouraged to participate in Germantown Hills' village wide sales in the spring and fall.

Parking, Storage and other matters for Vehicles, Boats, Trailers and Mobile Equipment

Restricted classes are defined as follows for the purpose of these rules.

Boats	Tractors
Boat Trailers	Riding Lawn Mowers
Campers	Construction Equipment
Motor Homes	Semi-trailers
Utility/Recreational Trailers	Vans that can hold more than 10 people
Recreational Vehicles	Construction Equipment
Jet Skis	Buses
Snowmobiles	Ambulances/Hearsts
All-Terrain Vehicles (ATVs)	Unlicensed and Unlicenseable Vehicles
Farm/Lawn Machinery	Trucks or Tractors Class 5 and above

1. Extended storage of vehicles, motorcycles and all restricted classes must be indoors or screened from the street, such as with an accessory structure as approved by the Architectural Control Committee.
2. Restricted classes should not be displayed for sale in the subdivision.

3. Passenger vehicles and motorcycles may have a small posted “for sale” sign while parked in a private driveway but may not be parked on the lawn while for sale.
4. Overnight parking of all restricted classes anywhere in the White Oak Lake Subdivision is prohibited, unless housed inside a garage or other structure, or if a temporary permit has been granted.
 - a. A special waiver can be requested from the Board by contacting any Board Member or by emailing wol.communications@gmail.com. Waivers can be requested to temporarily park boats, boat trailers, utility or recreational trailers, campers or mobile homes on private lots on paved or gravel areas.
 - b. The special waiver request will be approved or rejected based on the reason, duration, and type of equipment.
5. Parking in the road or on the road shoulder is not allowed for the restricted classes and is further regulated by the Village of Germantown Hills when it snows.

Members' Beach

1. No lifeguards will be present. Swim at your own risk.
2. Members' Beach will be open from 5:30 AM until 10 PM.
3. Fishing is allowed from the dam and from the fishing dock at Members' Beach. No fishing is allowed from the beach area.
4. Children under 16 years of age will not be allowed in the beach area without adult supervision in accordance with the State of Illinois laws.
5. All trash, and garbage must be put in trash containers.
6. Pets are not allowed on the beach.
7. Cooking maybe done only on a grill; all other fires are prohibited.
8. All vehicles and boats at the beach must display appropriate registration stickers issued by WOLA, or vehicles will be towed at the owner's expense.
9. Eight guests per Member household will be allowed on the beach in the presence of someone in the Member's household who is 16 years of age or older.
10. All swimming at White Oak Lake is at the swimmer's own risk. If you enter the lake from the beach area, swimming is allowed only within the area marked by the outer buoys. For residents and their guests under 18 years of age, the outer buoys mark the safe swimming boundary. Residents and guests over 18 years of age may swim at their own risk beyond the buoys. Swimming is prohibited within 10 feet from any private property shoreline unless permission is otherwise given by the property owner.
11. No additional sand or other material shall be deposited at the beach or into the lake without approval from the Board of Directors.
12. No glass bottles are permitted. No bottles, containers, food, chairs, or other items which could fall in the lake shall be allowed on the floating docks.

Watercraft

1. Applicable State of Illinois laws apply to White Oak Lake.
2. Every boat on the lake must be owned by a Member and be registered by the Association. Boats, other than canoes, shall not exceed a maximum width or length of 18 feet.
3. Two (2) White Oak Lake Association watercraft registration stickers shall be issued for each watercraft registered by a Member; stickers must be affixed to the watercraft on each side near the rear of the boat.
4. Gasoline or diesel-powered watercraft are not allowed on the lake. Electric trolling motors of up to 48 volts (V) may be used,
5. Launching a boat from trailers must be done at the boat launch area between Members' Beach and the dam.
6. No boats or any other items for equipment are to be left overnight at the dam site.
7. Floating rafts on the lake must be anchored. Anchored rafts must be put on a Member's property, not extending beyond 50 feet from the water's edge, nor more than 1/3 the distance to the far shore, whichever is less except with approval of the Architectural Control Committee and written approval from the Board.
8. Docks and mooring structures shall not extend more than 10 feet into the lake from the water's edge, nor more than 1/3 of the distance, to the far shore, whichever is less except with approval of the Architectural Control Committee, and a written approval from the board.
9. Docks, rafts and similar objects and structures in the waters of the lake, must be maintained for safety and appearance.
10. Every watercraft should carry a minimum of one life preserver for every occupant, and children should wear them.
11. The hours for boat launching from or landing at the beach are 5:30 AM to midnight.
12. Portions of the lake shall not be roped off except in the Members' Beach swimming area.
13. Flotation devices rafts, trampolines and similar devices placed on the lake for private use shall not exceed 15 feet in width or diameter. Attachment shall be limited to 20 feet in length. Exceptions must be approved by the Architectural Control Committee with written approval from the Board. Residents are limited to one device per property.

Fishing

1. Applicable State of Illinois laws apply to White Oak Lake.
2. State fishing licenses are required to take fish, frogs, and turtles.
3. Fishing on the lake will be pole and line only. The following will not be allowed: trotlines, throw lines, bottle fishing, set or unattended lines, use of seines, etc.
4. Minnows used for bait must be caught in White Oak Lake.
5. Fish, including goldfish, from other areas must not be deposited in the lake. This regulation must be strictly observed to avoid populating the lake with "rough" fish.
6. Fishing from the Members' Beach and the Holland Road culvert is prohibited. Fishing is allowed from the dam outside the beach area, and from the fishing dock by the dam.
7. No ice fishing shelter may be placed on the ice of the frozen lake except temporary shelters, and the latter must be removed each night. Ice fishing holes shall be visibly marked for safety.

Penalties

Any Member who violates these rules and regulations will be subject to disciplinary actions by the Board of Directors. Infractions of the above Association Rules should be reported to a Board member

or emailed to wol.communicatoins@gmail.com There is also a form on the website for this purpose. A Board Member will discuss the matter with the party involved.

When no requested corrective action is taken within seven (7) days after a Board Member discusses the matter with a Member, the following will be put into play,

1. A written notice will be sent to the Member.
2. If no action is taken, 15 days after the notice is mailed, the association will assess a \$50 one-time fine against the Member.
3. If no action is taken 25 days after the notice is mailed, the Association will assess a \$100 fine against the Member.
4. If no action is taken within 30 days after the notice is mailed, the Association will turn the matter over to its attorney for further study and action.

The Board has the right to forgo the consequences above in very unusual circumstances.

In the event the Board is required to seek legal advice or commence legal proceedings to enforce the provisions of these rules and regulations, the Association shall be entitled to recover reasonable attorneys' fees, and costs incurred in enforcing the provisions.

The Association will suspend privileges and pursue cost of damages from Members or Members' children found vandalizing White Oak Lake property. The Association will suspend privileges, and/or fine Members or Members' children for offensive behavior at the beach.

The Board shall have the power to establish other rules and regulations as may be deemed advisable or necessary and may amend and repeal any such rules and regulations.

Dues

Members shall pay the Association annual dues as established in accordance with the Articles of Association of White Oak Lake, and the White Oak Lake Association Bylaws.

If at any time, the owner of any lot shall fail to pay annual dues as provided herein within 10 days after being asked in writing by the Treasurer of the Association, then in addition to other rights which the Association may have by operation of law, or otherwise, the Association may have a lien placed against such lot(s), owned by the defaulting owner, and a lien against any insurance proceeds, payable to the defaulting owner, to secure the repayment of such annual dues, and all interest, according to the provisions here stated.

Such liens shall continue in full force and effect until such annual dues and all accrued interest there on, and any other financial obligation owed to the Association, have been paid in full.

Such liens shall arise immediately upon the recording of a notice of lien by the Association in the Office of the Recorder of Deeds of Woodford County, Illinois, and may be enforced by proceedings in equity to foreclose upon such lien or by any other remedy available by law or equity. Interest shall accrue on unpaid annual dues for the date such sums first became due until paid in full at the rate of 10% per annum.

The rights and remedies of the Association provided for in this paragraph or cumulative and not intended to be exclusive of any other remedies that the Association may be entitled at law or equity. The exercise by the Association of any right or remedy, to which it is entitled hereunder, shall not preclude or restrict the subsequent exercise of any other right or remedy available to the Association.

These rules were adopted by a vote of the general membership on November 20, 2025, at the WOLA Annual Homeowners Association Meeting as attested to by WOLA Secretary Sue Davis:

Signature

Date