

# *Lake Arrowhead Chalets*

## Rules and Regulations Handbook

*Adopted by the LACTOA Board of Directors on April 15, 2000  
Effective Date June 1, 2000*

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# *The History of Lake Arrowhead*

In 1826, the first white man to set foot in Little Bear Valley (now known as Lake Arrowhead) was a fur trader, who was a partner of Jedediah Smith. At that time, about 40 Paiute Indians, a warlike tribe, used the mountains for their hunting grounds. They lived in the higher desert area. Many of these Indians were killed in a fight with the white men of Little Bear Valley. At the same time, a more peaceful tribe of Indians, the Serranos, lived near Bear Valley, in an area now known as Rock Camp. They did not bother the settlers until one of the white men made advances to an Indian maiden, which caused a skirmish killing both Indians and white men.

Later in the 1860's, the main attractions for the white man at Little Bear Valley were logging, lumber and cattle. There were also several sawmills in and around the Valley. The "Mormon Road" up the mountain was built in 1852. The "Daley Canyon Road" was built in 1870. Summers were productive in the Valley, but everything stopped in the winter. A few families remained during the winter months and their only diversion was to snowshoe the their neighbors (usually miles away).

In 1891 three Ohio businessmen chose Little Bear Valley as a likely spot for a reservoir, to supply water to the southern lowlands. Land was purchased and water rights were obtained. The Arrowhead Reservoir Company was formed. In 1890, a tramway (a cable powered device) was built from Waterman Canyon up the mountain for the purpose of transporting supplies for the building of the dam. However, engineering problems rendered it unsuccessful. Consequently, supplies and machinery were transported via the switchback road. Construction of the dam for the reservoir started in 1893. Camp I on the north slope of the valley served as living quarters and mess hall for the workers.

In 1905 the property was transferred to a new corporation, Arrowhead Reservoir and Power Company, because the idea of utilizing the water for power had been conceived. The dam is what is known as a semi-hydraulic fill dam. It is 200 feet high, 720 feet long, and 1,100 feet thick at the base. It has steel reinforced concrete core wall embedded 20 feet in bedrock. The tress and brush were removed from what was to be the bottom of the lake, so the decay would not be a problem. The lake filled slowly from runoff.

By 1912 the dam was 80% complete, and work continued for several years after that. The plans called for over 60 miles of water conveyances and tunnels. However, only 6 1/2 miles were completed when it became known that the State ruled in favor of the ranchers on the upper desert side of the northward facing watershed, and passed laws that prevented the diverting of water from the natural watersheds for other domestic use. Thus the company was stopped from continuing with its plan to transport water to the areas south of the mountains, and even though the lake was filling with water, the project was abandoned.

The Arrowhead Lake Company, a Los Angeles syndicate bought Little Bear Valley and surrounding land (deriving the name from the vegetation in the form of an arrow-

head on the face of the San Bernardino Mountain, near Arrowhead Hot Springs, which is rooted in Indian legend).

The Arrowhead Lake Company's plan was to develop the mile high man-made lake into a fine recreation and residential area. Between 1921 and 1923, the dam was completed (31 feet higher than originally planned) and a road was constructed partially around the north shore of the lake. The Norman Style village, which included a dance pavilion, an outdoors movie theater and restaurant, as well as a beach and bathhouses was completed. Three hotels were built, the Arlington Lodge, the Village Inn and the North Shore Tavern. A 9-hole golf course was built on the site of the present golf course. Some of the lakeside land was subdivided and sold for private homes and secluded north shore estates. Many Hollywood stars stayed at the hotels during that era, and some purchased homes in the resort. The studios frequently used the area for making films.

A domestic water system, pumping water from the lake, was built to supply water to the resort town. Strict conditions affecting the use of land and building in Arrowhead Woods were recorded with each tract, including the removal of trees.

During the World War II years, Lake Arrowhead Village was a popular rest and recuperation area for the service men. Because of gas rationing, tourists were scarce.

In spite of the lot sales, financial troubles developed and Arrowhead Lake Company went into receivership. In 1946, the Los Angeles Turf Club (owners of Santa Anita Race Track) purchased the lake and surrounding properties, known as Arrowhead Woods. The Turf Club spent several million dollars to improve the property within the first few years of their ownership. No lots to speak of were sold during the Turf Club ownership. However, they made several donations of land to various organizations, such as the Boy Scouts, Girl Scouts, San Bernardino County, Churches and Sisters of St. Joseph of Orange (the builders of the hospital). They also donated \$50,000 for the construction of the hospital. The famous North Shore Tavern was donated to the University of California and is now a popular conference center.

In 1960 three businessmen/developers from Los Angeles bought Lake Arrowhead and formed the Lake Arrowhead Development Company. They built the present 18-hole golf course and clubhouse on the site of the 9-hole golf course. Eighteen residential tracts were subdivided, also with strict deed restrictions; an additional 120 acres of land were purchased and included in Arrowhead Woods. A water filtration plant was built to filter domestic water supplied to the Arrowhead Woods Residences.

In 1967 Lake Arrowhead Development Company merged with Boise Cascade Corporation of Boise, Idaho. Boise continued the subdivision of properties and developed five additional residential tracts.

In 1971, Lake Arrowhead was purchased by seven businessmen from Chicago. In 1973, Boise Cascade was forced to reacquire Lake Arrowhead through foreclosure. The Chicago group retained some properties not mortgaged by Boise, including some unsubdivided acreage. At the time Boise reacquired the property, they were faced with the problem of building a new dam or lowering the lake 70 feet, due to a study required by the

state to be made of all dams in California following the Van Norman Dam incident in the 1971 Sylmar earthquake. The study found the Arrowhead dam would probably be unsafe if an earthquake of 6.5 magnitude were to occur in this area.

However, Boise felt that all property owners in Arrowhead Woods should share the building of a dam and legislation was passed to permit a bond issue to be voted on by property owners to finance the building of a new dam downstream. A bond for seven million dollars was passed in 1974 and an earth fill dam was built. A small lake was formed between the two dams, named by a local resident, Papoose Lake.

The property owners in Lake Arrowhead Woods bought Lake Arrowhead in October 1975 from Boise. Boise sold their remaining holdings in Lake Arrowhead to Metropolitan Advertising Agency in 1977. In 1978, a group of investors headed by developer George Coult bought the Village and Lowe Properties. In April of 1979, a “Burn to Learn” exercise was conducted by the Lake Arrowhead Fire Protection District, with the San Bernardino County fire departments and Air Corps taking part. All structures in the Village were burned down except the original dance pavilion building, the post office, bank and real estate office.

The beautiful new Village was built in much the same architecture as the old Village, and the dance pavilion was restored as the theme building, which now houses boutiques. The Village includes a complete convenience shopping center, restaurants, boutiques, gift shops, specialty shops, factory outlets and lake tours on a 60-seat capacity paddlewheel. The spectacular Arrowhead Hilton Lodge, now the Lake Arrowhead Resort, was built on the site of the original Arlington Lodge and opened in November of 1982.

Today Lake Arrowhead is not only a popular recreational area for visitors it is also a beautiful year round alpine residential community at 5100 feet elevation.

To learn more about the history of Lake Arrowhead, visit  
[www.rimoftheworldhistory.com](http://www.rimoftheworldhistory.com).

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***Updated and Adopted by the Board of Directors April 15, 2000***

The following Rules and Regulations have been established for the benefit of all Owners. All of these Rules and Regulations are subordinate to the Declaration of Covenants, Conditions, and Restrictions (the “Declaration”) and, in the event there is a conflict between the Declaration and the rules and Regulations, the Declaration shall control.

The Lake Arrowhead Chalets Timeshare Owners Association (“the Association”) has the authority to amend the Rules and Regulations as circumstances may require. All Vacations Plan Owners are bound to abide by the Rules and Regulations and agree to cooperate with the Association in securing compliance with the Rules and Regulations by their family and guests.

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# Welcome to Your Vacation Handbook

The information included in this handbook will be helpful in answering most of your questions about procedures, policies, and regulations for your resort facilities or exchanging them for another resort.

The objective of your Board is to ensure each Owner the best opportunity to accommodate his or her vacation requirement and to use all of our resources in a fair and financially sound manner.

To this end we have contracted with a resort management company to handle all of the operations of the resort. This is **Vacation Resorts International (VRI), located at 23041 Avenida De La Carlota #400, Laguna Hills, CA 92653. VRI (949) 587-2299, Reservations/Information and Assistance (949) 859-2181 and Owner Services (949) 855-8004.**

## ***Purpose & Authority***

The following Rules and Regulations are for the safety and enjoyment of all Owners of the Lake Arrowhead Chalets Owners Association (LACTOA). They are adopted by the Board of Directors as provided for in the By-Laws of LACTOA. LACTOA may enforce these Rules and Regulations by any or all of these methods: Immediate fine, verbal warning, written warning, being asked to leave, no action, or refer the matter to the Board for suspension of Owner's privileges.

## ***Definitions***

The terms used in these Rules and Regulations which are defined in the Declaration shall have the same meanings set forth in the Declaration. To assist you in reading these Rules and Regulations, some of the definitions contained in the Declaration are also included.

1. **“Association”** means the Lake Arrowhead Timeshare Owners Association.
2. **“Bonus Time”** means the use and occupancy of a Lake Arrowhead unit by a Lake Arrowhead Chalets owner, during periods other than the owner's regular Use Week(s).
3. **“Bonus Time User”** means an owner who requests a reservation for Bonus Time.
4. **“Calendar”** means the calendar, which identifies the weeks included in each season.
5. **“Owner”** means and includes (a) the grantee or grantees named in each Original Deed and (b) the successor to each person described in clause (a).
6. **“Owner's Season”** means the Season designated in the Original Deed naming an Owner, or his predecessor- in- interest, as the named grantee.

7. **“Owner’s Unit Type”** means the Vacation Unit Type (two bedroom or three bedroom) indicated by the Unit number in your Original Deed.
8. **“Permitted User”** means any person whom you permit to occupy your Vacation Unit during your Use Period.
9. **“Regular Use”** means the use and occupancy of an Owner’s Unit by an Owner for a Use Week during his Owner’s Season.
10. **“Reservation Date”** means the day on which an Owner’s request for a reservation is received by the Association.
11. **“Use Period”** means the time period reserved by you for your use pursuant to these Rules and Regulations.
12. **“Use Week”** means one of the 7-day periods at Check-in Time on Friday or Sunday and ending at Check-out Time on the following Friday or Sunday designated in the Use Week Calendar.
13. **“Use Year”** means each approximately one-year period commencing at Check-in Time on the first day of Week #1, as shown on the Calendar.

Updated and Adopted by the Board of Directors April 15, 2000.

**The following Rules and Regulations have been established for the benefit of all Owners.**

### ***Amendment***

The Association, through the Board of Directors, may amend these Rules and Regulations from time to time, at its discretion.

### ***Violators***

Your failure to abide by these Rules and Regulations or the Declaration may result in monetary penalties and/or suspension of your rights and privileges as a member of the Association including, but not limited to, non-acceptance of future reservation requests and the denial of access to accommodations.

### ***Reservations – Use Period***

Subject to all the terms and conditions contained in these Rules and Regulations, you have the right for each Regular Use Plan owned by you during each Use Year, to use and occupy a Vacation Unit, which is the same Unit Type as your Owner’s Unit Type assigned to you by the Association, for seven (7) nights during your Owner’s Season provided you have reserved such use and occupancy in accordance with the following.

- A) Reservations shall be honored on a first-come, first-served basis.
- B) Reservations may be made in person, by telephone, fax, or mail, with priority assigned in order.
- C) Reservations will not be considered if you are delinquent in the payment of any Assessments or charges levied by the Association. If at Check-in Time you are not current in the payment of any Assessments or charge levied by the Association, you will not be permitted to occupy your assigned Vacations Unit until your account is brought current.
- D) Owners must be at least 18 years of age to make a reservation.
- E) All reservations for a Use Period will be seven (7) consecutive days as commence on a regular Check-in day.
- F) A reservation for Use Period may not be made more than one year prior to the beginning date of the Use Period requested.
- G) Your reservation request must be confirmed in writing by the Association before it is valid. If a written confirmation is not received within 10 days of making a Use Period reservation, it is the Owner's responsibility to contact the resort.
- H) You may cancel your reservation for a Use Period by giving notice at least 72 hours prior to Check-in Time on the first day of the Use Period so reserved; however there can be no assurance that you will be able to secure another reservation during the Use Year. A processing fee will be charged to schedule another Use Period. In the event a reservation is cancelled less than 72 hours prior to Check-in Time on the first day of the Use Period so reserved, or you fail to use and occupy your Owner's Unit for the full period reserved by you without cancellation of your reservation, you shall be considered to have used the entire reserved Use Period.
- I) If any of your (7) nights is not used in any Vacation Plan Year, there shall be no accrual or carry-over of unused time.
- J) When a reservation is made for a Use Period, and subsequently confirmed by the Association, no specific Unit Number can be guaranteed for occupancy.
- K) A reservation for a Use Period may only be made for the Unit Type and season owned except that a reservation may be made in other than the Owner's Season provided that such reservation is requested no sooner than 45 days prior to the commencement date of the Use Period sought.



- L) If you do not request a reservation for a Use Period, are unable to secure a reservation for any reason, or do not use your unit during the calendar year, you lose the right to use the unit until the next calendar year. Time cannot be accrued and carried forward to another year.
- M) If you are a member of Resorts Condominiums International (RCI) or any similar exchange organization, and you intend to exchange your Use Period, all Assessments must be paid in full for the year being exchanged before the Association will confirm the reservation for banking with the exchange organization. Please see your membership materials offered by these organizations.

### ***Bonus Time Use***

Subject to availability and all the terms and conditions contained in these Rules and Regulations, you have the right to use and occupy a Vacation Plan Unit of any Unit Type during any Season, for time periods other than your basic entitlement of seven (7) nights per Vacation Plan owned by you, provided you have reserved such use and occupancy (“Bonus Time Use”) in accordance with the following procedures:

- A) If you reserve a unit for Bonus Time Use, you shall pay a reasonable use fee therefore, which fee shall be fixed from time to time by the Association. All revenues generated by Bonus Time Use of Vacation Units shall be deposited in the General Account of the Association.
- B) You may not make a reservation for Bonus Time Use more than 45 days prior to the requested arrival date.
- C) Reservations made for Bonus Time Use shall be secured with a credit card to hold the reservation and will be honored on a first-come, first-served basis and may be made in person, by telephone, fax or mail.
- D) You will not be permitted to make a reservation for Bonus Time Use in any Vacation Plan year if there is another reservation pending for Bonus Time Use in your name; i.e. you may have only one Bonus Time reservation pending at a time for each week you own.
- E) You may cancel a reservation up to 72 hours in advance of Check-in Time on the first day of the reservation without penalty. In the event your Bonus Time Use reservation is cancelled less than 72 hours prior to Check-in Time on the first day of the reservation, or you fail to use and occupy your unit for the full period reserved, you may be charged for Bonus Time Use for the date(s) cancelled or abandoned.
- F) Bonus Time Use is limited to use by Owners with their guests (see “G” below for Bonus Time Use by immediate family members of Owners). The Manager will not permit Bonus Time Use to be sold, rented, given away, or otherwise conveyed

to an individual or group other than the owner in whose name the reservation was made.

- G) Bonus Time Use is permitted by immediate family members of an Owner subject to the following additional conditions:
  - 1) Reservation may be only be made by the Owner under the Owner's name and may not be requested sooner than 7 days prior to the desired date of arrival.
  - 2) Nightly rate is current Bonus Time rate + 20%.
  - 3) User is at least 21 years of age.
  
- H) Reservation requests for Bonus Time Use will not be considered if you are delinquent in the payment of any Assessments or charges levied by the Association. If at Check-in you are not current in the payment of any Assessments or charges levied by the Association, you will not be permitted to occupy your Vacation Unit until your Assessments are brought current.

***Check-in & Check-out Times: Service Period***

Check-in time commences at 4:00 P.M. local time on the day beginning and check-out time is 10:00 A.M. local time on the day ending your Use Period. Failure to check-out on time will result in additional charges. The six hour period from 10:00 A.M. (check-out time) to 4:00 P.M. (check-in time) between Use Weeks is reserved exclusively as a service period for the cleaning, repair and maintenance of the Vacation Units. You will not be allowed to remain in the Unit after the established Check-out Time, unless you have reserved or own consecutive Use Weeks. If you have reserved or own consecutive Use Weeks, you need not vacate your assigned unit. Credit card information or cash may be taken at check-in time as security for loss/damage/extra cleaning in a Unit.

***Failure to Vacate***

If you or your Permitted User fail to vacate a Vacation Plan Unit at the end of your Use Period, such failure to vacate may result in the severe consequences as set forth in the Declaration. On a space available basis you may arrange for a late check-out by making such arrangements in advance.

***Care of Interior Furnishings & Equipment***

When you or your Permitted User use an assigned Vacation Unit, you, the Vacation Owner, are responsible for any damage done to the Vacation Unit and its furnishings during your Use Period, other than normal wear and tear. No items are to be removed from the Units.

Any unreimbursed charges for damages, loss, or extra cleaning will be added to your bill at check-out time or will be billed directly to you. Non-payment of such a charge will be cause for suspension of use privileges until such charge has been paid. You

should report any damage or deterioration to your assigned Vacation Plan Unit or its Common Furnishings to the Manager as soon as possible after checking in. All Vacation Plan Owners and their Permitted Users shall be responsible for removing all their personal property from their assigned Vacation Plan Units at check-out time.

### **Building Modifications**

No structural changes, reorganization or removal of furniture, wall hangings or floor coverings or redecorating of any type within the assigned Vacation Units or other areas of the property are permitted to be made by any Vacation Owner or their Permitted User.

### **Housekeeping Service**

Housekeeping service is provided without additional charge to assure that your Vacation Unit will be clean and neat at the commencement of your reserved Use Period. Additional housekeeping service is also available to you at an additional charge; you may arrange for such additional housekeeping service by contacting the front desk. In the event you or your Permitted Users of a Vacation Unit cause additional housekeeping service to be required over and above that which would normally be needed to prepare such Unit for the next occupant, a charge shall be also made for such additional housekeeping service. Charges for additional housekeeping service shall be payable upon check-out or they will be billed to you.

### **Inventory of Interior Furnishings & Equipment**

During the service period between each Use Period, a complete inventory of the furnishings and equipment allocated to each Vacation Plan Unit will be conducted. Missing or damaged items will be charge to the Owner or Permitted User who just vacated that Vacation Unit. An accounting of missing or damaged items and a bill will be sent by the Association to the Owner so responsible. You should report any missing or damaged items of common furnishings to the Manager as soon as possible after check-in time. Failure to do so will result in your being assessed for such damaged or missing items.

### **Pass Key**

The Manager is provided with a pass key to all units. In case of emergency, the Manager or his/her employee may enter your Vacation Unit, and in such case, shall notify you as soon as reasonably possible, of the reason for such entry.

### **Safety & Health Rules**

No dangerous or unlawful substance may be kept or used on the premises. Obnoxious, unlawful, or offensive activities are prohibited. The Association reserves the right to establish specific rules governing such potentially loud or disturbing activities as use of musical instruments, record players, radios, TV, or late evening entertainment, if it

determines there is need to do so in the best interest of all the Owners. Good judgment and thoughtfulness for others should always be used when engaging in such activities.

Neither the Manager or the Association is responsible to you for any loss or damage to your personal belongings or to those of any individual Owner or guest. The Association is not responsible for any items left in the unit. However, the management may return items if found, at the Owner's cost. It is possible that for a small charge, your personal Homeowner's Policy can be modified to cover your stay at the resort.

### ***Fireplace Usage***

Unburned wood may be left in the fireplace. Ashes are to be removed and placed in the ash can located outside the front door. Trash is NOT to be left in the ash can and ashes are NOT to be disposed of in the dumpsters.

### ***No Pets***

Due to allergies and the high cost of cleaning a unit, absolutely no Owner, renter, or Permitted User may bring animals or pets of any kind onto the Premises at any time except those assisting the handicapped. You are subject to a monetary penalty, suspension of Use rights, and immediate eviction for violation of this rule.

### ***Smoking Rules***

There is no smoking inside any units.

### ***Control of Children***

Members shall be responsible for the conduct of their children and of their guests, insuring that their behavior is not offensive to any occupant of the resort, nor damaging to any portion of the resort facilities. Children will not be permitted to play in parking areas or other common areas designated by the Association.

### ***Occupancy***

Our occupancy limits have been set by local fire code. The maximum allowable occupancy for two-bedroom units is six (6) persons, and for three-bedroom units is eight (8) persons. Violation of these limits will result in an additional charge and may result in the forfeiture of the remainder of your reserved time.

At least one (minimum age 21) is required to be registered, and in residence, for the entire length of stay, unless the Owner is present and at least 18 years of age. Failure to comply may result in forfeiture of the remainder of your reserved time.

### ***Guests***

You may permit another person to occupy your Vacation Unit during the Use Period reserved for you for Regular Use without charge from the Association. If you intend

for a guest to use your unit during your Use Period, you must inform the Association in writing prior to the first day of your Use Period. The Manager will not give access to your Unit without your written permission. Upon check-in, guests are required to show valid identification and complete a registration card.

You may invite guests to share occupancy of your Vacation Unit during your Use Period(s), providing that maximum allowable occupancy limits are not exceeded. Guests using the resort must register at the office when occupying a Unit without the Owner present. You may not permit another person to occupy your unit during a Use Period reserved for Bonus Time Use unless you are present during such Use Period.

### ***Employee Relations***

The Association has employed personnel who are responsible for maintenance of the property and units, and all duties necessary to make your stay at the resort pleasant and comfortable. All employees at the resort are under the sole direction of the Manager, and during working hours, shall not be diverted to the employment of any Members. Complaints regarding employees and requests by Members for assistance by employees should be made through the Manager or his/her designated assistant.

### ***Personal Charges***

You shall be responsible for the prompt payment for charges which may be incurred by you, your family and guests from time to time during your stay. These personal charges are independent of and in addition to your Annual Maintenance Fee and ordinarily must be paid at check-out time. Non-payment of such charges will result in suspension of Use privileges.

### ***Office Hours***

The front desk hours will be set and published as needed to accommodate the changing needs of the resort. The Manager or his/her agent will be available, however, to check-in late arriving Owners or their Guests who have made prior arrangements.

Credit card information will be taken at check-in time as security for loss/damage/extra cleaning in a Unit. A valid ID should be available at check-in, as it may be required prior to allowing access to a Unit.

### ***Parking***

Parking at the Lake Arrowhead Chalets is minimal. You will be limited to the use of only one assigned parking space. Limited visitor parking is available. All vehicles must be parked in their assigned garage, assigned parking space, or visitor parking. Violations are subject to fines and/or towing of vehicle.

### **Use of Pool / Sauna / Clubhouse Facilities**

Hours and rules are posted at the pool/sauna/clubhouse and in each Unit, and are subject to change at the discretion of the Lake Arrowhead Chalets Owners Association Board of Directors. It is your responsibility to be aware of the pertinent rules before you use these amenities.

### **Lake Arrowhead Chalets Owners Association**

The Owners Association, or Master Association, controls the common areas of the resort. There is a complete set of their Rules and Regulations located inside each unit. It is the Owner's responsibility to be aware of and comply with all LACOA Rules and Regulations while visiting the Chalets. Violations can result in fines which the Owner is responsible for paying.

### **Respect & Common Sense**

The foregoing Rules and Regulations are a compilation of common sense ideas that reflect sensitivity to, and respect for your fellow homeowners and exchange users. If they are strictly observed, your stay will be greatly enhanced, and the management will be able to serve you more efficiently.

# Appendix

## **FEES:**

<b>Cancellation Processing Fee</b>	\$10
<b>Bonus Time Rates</b>	
<b>2 Bedroom Unit</b>	\$55 per night (2 night min.) or \$65 per single night
<b>3 Bedroom Unit</b>	\$65 per night (2 night min.) or \$75 per single night
<b>Late Check-out Fee</b>	\$25 per hour
<b>Damages</b>	Cost plus 20%
<b>Additional Housekeeping Fees</b>	
<b>2 Bedroom Unit</b>	\$40 per clean
<b>3 Bedroom Unit</b>	\$55 per clean
<b>Missing Items</b>	Cost of replacement + 20%
<b>Disturbance</b>	Case by Case
<b>Pet / Smoking Violation Fee</b>	\$250

## **LAKE ARROWHEAD RESORT INFORMATION:**

Lake Arrowhead Chalets

Post Office Box 2293

Lake Arrowhead, CA 92352

Office: (909) 337-0457

Fax: (909) 336-5397

## **EXCHANGE COMPANIES:**

Resort Condominiums International (RCI)

US & Canada

9998 North Michigan Road

Carmel, IN 46032

Weeks Assistance: . . . . . (800) 338-7777

Points Assistance: . . . . . (877) 968-7476

Interval International (II)

6262 Sunset Drive

Miami, FL 33143

Member Services: . . . . . (800) 634-3415

*All fees are subject to change without prior notice.*

# **NOTES**

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