

MILL CREEK ASSOCIATION RULES AND REGULATIONS – 2026

In accord with By-Laws of Mill Creek Association ("Association"), Article III, 1b, "Membership shall include an undertaking by the applicant to comply with and be bound by the Articles of Incorporation, the By-Laws, and amendments thereto, and the Association Rules and Regulations as from time to time adopted by the corporation." The duly elected Mill Creek Association Board has responsibility and power "to make and amend reasonable Rules and Regulations respecting the use of the individual parcels and the general common elements; provided, however, that all such Rules and Regulations, and amendments thereto shall be approved by a majority of the voting membership of the Association" in accord with By-Laws of Mill Creek Association, Article V, paragraph 1b.

Membership:

1. A member is defined as a beneficial owner of one or more Association Designated Parcels and is named on the deed registered with Larimer County (or is a beneficial owner of a legal entity with title to one or more Association Designated Parcels). Each dues-paying member is accorded full Association privileges regarding use of Association roads, ponds, hunting privileges, and any other accommodation provided to members, except as defined below.
2. Each member is obligated to pay 100% of Association annual dues and assessments. Immediate family members living in the same household are not obligated to pay the Association annual dues. An immediate family member is defined as a spouse, dependent child, or Qualifying Relative as defined by the Internal Revenue Code Publication 501. (See By-Laws of Mill Creek Association, Article X, paragraph 3.)
3. Association privileges may be extended to family members not covered in Point #2 above by purchasing additional memberships. These additional family members will be obligated to pay 100% of the Association annual dues but will NOT be responsible for paying any special assessments. A maximum of two (2) additional family members per Designated Parcel may be added under this provision. These individuals will receive full Association privileges without the presence of the sponsoring Designated Parcel owner member.
4. In the event there are multiple owners on a deed or of an ownership entity, (e.g., a LLC), some of whom are unlikely to use Association privileges, the affected owner may submit justification to exempt said owner from paying Association fees. The justification is expected to include a written statement from the owner seeking a waiver, including a declaration that they do not intend to visit Mill Creek Association in the coming year. The Board will constitute an *ad hoc* Fee Waiver Committee to review each case and make a recommendation to the Board in favor or against waiver of fees. The Board will make the final determination.
5. The total number of memberships with full Association privileges is capped at six per ownership entity or Designated Parcel. The only exception is Bull Creek Pass Association, which is

grandfathered with eight owners, each of whom are required to pay 100% of Association Annual Dues.

6. There is only one vote per Designated Parcel (or ownership entity that owns one or more Designated Parcels). The voting member must be registered with the secretary of the Association. (See By-Laws of Mill Creek Association, Article III, paragraph 1d.)

Gates and Access:

1. All dues-paying members can select, or will be provided, a unique 5-digit primary code to electronically unlock the main gate accessed via Larimer County Road 59. A separate key is provided to manually open the main gate if the power fails, and to open emergency egress gates.
2. Members should not provide their code to others. If members need to provide temporary access to contractors, realtors, or others, they are to request a temporary code to be provided for the scheduled dates.
3. If members desire to host a group event, they must submit a group event approval form to the Board of Directors prior to the event. If the Board approves, the member will work with the Association Secretary to set up temporary code access for guests for the event dates.
4. Each dues-paying member is issued a yellow placard to attach to their vehicles rear-view mirror or other front location easily identifiable to other vehicles. The purpose of the placard is to identify members from non-members accessing Association properties and resources. It is to be displayed at all times while traveling Association roads. Additional placards can be requested from the MCA Secretary to be used for additional vehicles, including UTVs and ATVs.

Fishing:

1. Fishing privileges are extended to all dues-paying members at lakes owned and maintained by the Association – Anasazi, Arapaho, Cherokee, Cheyenne, Kiowa, Mushroom, and Rattlesnake.
2. Two guests per Designated Parcel (who are not immediate family members) are extended fishing privileges only when the dues-paying member is present within Mill Creek Association boundaries.
3. The Board of Directors designates two categories of lake each year: "catch & release" and "keeper". Please follow the fishing rules posted at each lake.
 - a. For "keeper" lakes, no more than 2 fish, per person, per day, over 8" may be kept for use, and no more than 8 brook trout under 8" per day per person may be kept

for use. Other fishing regulations include those set forth by the State of Colorado. All fishermen are expected to know and follow State regulations.

- b. For “catch and release” lakes no bait fishing is allowed. Artificial lures or flies, and single, barbless hooks are required.
4. Association lakes are located within private properties owned by Association members. The Association has a 20-foot easement around each lake to accommodate fishing access. Stay within the easement and respect private property.

Hunting:

1. Hunting privileges are extended to all dues-paying members on private properties where permission has been granted by a member for his/her Designated Parcel, and on National Forest land accessed from within Mill Creek Association. The Association provides a map each year of Designated Parcels where hunting is allowed without prior permission, or where hunting is allowed only with prior permission, or where no hunting is allowed.
2. During hunting season, up to two guests (who are not immediate family members) with valid State of Colorado hunting licenses for GMU 191 per Designated Parcel are extended hunting privileges when accompanied by a dues-paying member.
3. Shooting from a vehicle is against State law, as is carrying a loaded firearm in any vehicle. Hunters must follow all State of Colorado Department of Wildlife regulations.

Roads:

1. Road repair and maintenance is performed on common use roads up to the gate or property line of Designated Parcels to allow safe travel within the Association. It is done at a level consistent with that of a rural environment having unimproved dirt roads.
2. Major work on the Association roads shall be performed only with the permission of the Board of Directors. Minor repair work, not involving the use of heavy equipment, is exempted from this requirement and members are encouraged to do minor repairs, e.g., removal limbs overhanging roads or fallen trees, when needed.
3. Mill Creek Association does not provide snow removal services. If a member plans to contract for snow removal on Association roads or perform the snow removal at their expense, they must receive prior approval from the Board. Care should be taken to not damage roads when performing snow removal.

4. Members and guests are expected to limit speed on Association roads to 20mph. This applies to all motorized vehicles. Please engage 4-wheel or all-wheel drive to reduce slippage, increase traction, and minimize wash boarding.
5. Roads are not to be used for dirt bikes or UTV/ATV entertainment but for transit. Many roads are dead ends and are only for access to individual properties. Use of these roads should be limited to accessing those properties. Use of all roads should respect the privacy interests of Association Members whose properties border Association roads.
6. In all National Forest lands, motor vehicles can be used only on roads, trails, or areas that are designated as open, per government regulations.

Conflict Resolution:

We recognize conflicts may occur between property owners. The first step should be to determine if the conflict involves any violation of Association By-Laws, Rules and Regulations, or impact the well-being of the Association as a whole. If not, the Board of Directors will not be involved in the dispute. If yes, the Board will collect information from parties involved in the dispute and determine which Association By-Law, Rule or Regulation, or Association member well-being is in question. After careful consideration of all factors, the Board may suggest one or more ways to resolve the conflict to the parties involved. If no compromise is acceptable, the Board may refer the issue to the legal system or to membership as a whole, if appropriate.

Common Security:

It is the personal responsibility of each property owner, dues-paying member, and invited guests to help maintain the security of Association properties by locking the main entrance gate (and any other gate) at every instance of ingress or egress. **No exceptions.**

Last Revised: January 31, 2026 (Approved at the Annual Meeting)