

**Lake Rights.** Often issues arise about which lots have or do not have lake rights. Lake rights only can be acquired by the written language in the deed to the property. Ultimately all lake rights came from the original owner of all the Lake Lorman land, Piedmont, Inc. Because the title to land is critical and a mistake can be costly, anyone intending to buy a lot should first seek legal advice and have the title to the lot checked back to Piedmont in the Clerk's offices of Madison County. Lake rights are specifically granted only within the written deed itself, and if not specifically so stated and clearly granted, the lot has no lake rights. Lake rights cannot be granted by the Board of Directors. Lake rights cannot be granted or acquired by virtue of paying the annual maintenance charge [sometimes called dues or annual assessment] set by the Lot Owners each December. In buying a lot it would be unwise to simply accept the statement of the current owner or others about lake rights; owners and others might be honestly mistaken. It would be wise to have the full land title checked by legal counsel, or by a Title Insurance company or land title abstractor, at least all the way back to Piedmont, as lake rights come only by being written in the deed, and in no other way. Lake Lorman subdivision has different numbered "Parts," and legal counsel can advise on this as it may relate to any particular lot.

In summary the cost to pay a lawyer for advice before buying is small compared to buying an expensive lot thinking you have lake rights then learning the lot has no lake rights. In 2008 a committee studied a specific lot and wrote a Report, the conclusion of which is in accord with this statement or summary about lake rights.