

**RESOLUTION OF
CROSS CREEK NORTH OWNERS ASSOCIATION,
INC.**

This Resolution is made as of this 14th day of October 2022 by the Board of Directors (the "Board") for Cross Creek North Owners Association, Inc., a Florida Corporation not- for-profit. (the "Association").

WHEREAS, The Board is the legally recognized governing body of the Association under that certain Declaration of Covenants and Restrictions, Articles of Incorporation and Bylaws for Cross Creek North Owners Association, Inc., recorded in Official Records Book 4188, Page 62 of the Public Records of Clay County, Florida (the "Declaration"); and

WHEREAS, The Board desires to approve and institute Architectural Guidelines within the community; and

WHEREAS, as stated in Article XIII of the Declaration, the board may adopt additional rules and regulations.

NOW. THEREFORE, The Board hereby approves and agrees to the following:

1. The recitations set forth herein are true and correct and are incorporated herein by reference.
2. Unless otherwise defined herein, each term defined in the Declaration and used herein shall have its meaning as defined in the Declaration.
3. The Architectural Guidelines attached hereto as Exhibit A are hereby approved by the board and instituted for use.
4. This Resolution shall become effective on the date of the signing of this resolution.
5. The invalidity of any part of this Resolution shall not impair or affect in any manner the validity, enforceability, or effect of the balance of the Resolution which shall remain in full force and effect.
6. In the event of any conflict between the terms of this Resolution and the terms of the Declaration, the terms of this Resolution shall control.

-EXECUTIONS ON THE FOLLOWING PAGE -

IN WITNESS WHEREOF, the undersigned has caused this Resolution to be executed in its name, the day and year first above written.

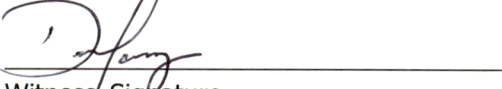
CROSS CREEK NORTH OWNERS
ASSOCIATION, INC.



Witness Signature

John Gislason

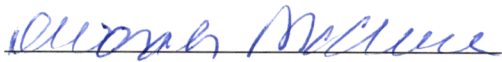
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Witness Signature

DENNIS LAINEZ

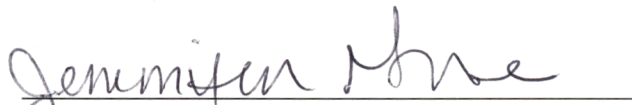
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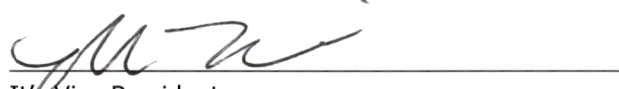
Witness Signature

Deborah McClure

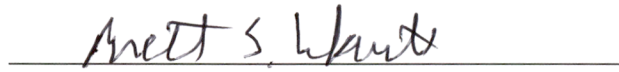
Witness Print Name



It's President



It's Vice President



It's Secretary/Treasurer

ARCHITECTURAL GUIDELINES

CROSS CREEK

Nothing herein shall be construed to supersede, waive, void or amend any requirements of any applicable governmental zoning or building law, regulation or ordinance, all of which must be complied with by each owner of a lot, improved or unimproved, within the Community (each, an "Owner"), at the Owner's sole cost and expense.

1. PROCESSING

A. PLANS SUBMITTAL REQUIREMENTS. Unless otherwise exempt pursuant to the applicable covenants, conditions and restrictions of record, the homebuilder or homeowner will submit comprehensive construction plans and specifications. The homebuilder shall make one (1) submittal for each model to be sold. Plans must include the items and information listed below:

(1) Architectural Construction Plans:

a. Plot plan: Indicate the location of the house on the lot. Indicate all easements, setbacks building restriction lines, drives, walks, patios, mechanical equipment, also walls, pools and fences when applicable. Indicate the percentage of total lot coverage.

b. Square footage: Plans must include the following square footages:

- i. Total heated and cooled living area
- ii. garage (minimum two (2) car)
- iii. patios or enclosures
- iv. total overall square footage

c. Dimensioned floor plans at 1/4" scale:

- Include location/depiction of all mechanical equipment

d. Dimensioned elevations at 1/4" scale:

- i. roof pitch (minimum 5/12)
- ii. height of structure (maximum 35 feet)
- iii. pattern of window mullions

e. Typical wall section

f. Window and exterior door schedule

(2) Specification and Color Package Submittal

a. Master color book

- i. body colors
- ii. trim colors

- iii. accent colors for doors and shutters
- b. Roof color samples (no blues and greens)
 - i. manufacturer and warranty specifications.
 - ii. Material (asphalt shingle, tile etc.)
- c. Building material list of specifications and manufacturers
 - i. windows (style and color)
 - ii. exterior doors styles
 - iii. list of brick colors and manufacturer
 - iv. list of stone colors and manufacturer

B. REVIEW PROCEDURE FOR PLANS. *Any approval of the submitted plans shall not be construed to supersede, waive, void or amend any requirements of any applicable governmental zoning or building law, regulation or ordinance, all of which must be complied with by Owner at Owner's sole cost and expense.*

2. SITE

A. ZONING. Existing zoning requirements will be considered as per County Zoning Ordinance as well as approved PUD, if any.

B. SITE CONDITIONS. Existing paving and drainage may not be altered in any way. Owners shall refer to site development drawings for any information about these areas. Prior to construction, no tree shall be removed from any Lot without the consent of the Developer.

C. PARKING. Parking upon the Property shall be restricted to the driveway and garage located upon each Lot and designated parking areas within the Common Area. Parking on streets that are owned and maintained by the applicable governing jurisdiction shall be subject to the local ordinances, regulations or guidelines in effect; no parking is permitted on any streets that are privately owned and maintained by the Association or CDD except as otherwise specified by the Board in any adopted Rules and Regulations. No Owner shall keep any vehicle on any Lot in a manner which is deemed to be a nuisance by the Board. No Owner shall conduct repairs taking more than twenty-four (24) hours (except in an emergency or except within the garage of the Home with the garage door closed) or restorations of any motor vehicle, boat, trailer or other vehicle upon any Lot. No commercial vehicle, trailer, recreational vehicle, motor home, boat or boat trailer may be parked or stored on the Property except in the garage of a Home located upon a Lot or except as otherwise specified by the Board in any adopted Rules and Regulations. The Declarant and the Board have the sole authority to determine whether a vehicle is considered a commercial vehicle or otherwise violates the restrictions in this section. No bus or tractor-trailer or any other truck larger than a full-size pickup truck may be parked on the Property, except as otherwise specified by the Board in any adopted Rules and Regulations and except temporarily as in the case of a moving van or other such vehicle necessary to provide service to an Owner and with the exception of any vehicles necessary for any construction activity being performed by or on behalf of Declarant.

D. SETBACK REQUIREMENTS

(1) Lot setback requirements are measured in accordance with the County Land Development Code. Corner lots shall permit one vehicular access only. The frontage on the road used for access shall be considered the front yard and shall have the required minimum front yard setbacks.

(2) Pools and Pool/Patio Enclosures:

- a. Front - No pool, pool deck or patio enclosure may be located within the front yard.
- b. Side - subject to County permitting requirements.
- c. Rear - subject to County permitting requirements.

(3) Pool Decks:

- a. Front - No pool, pool deck or patio enclosure may be located within the front yard.
- b. Side - subject to County permitting requirements.
- c. Rear - subject to County permitting requirements.

3. LANDSCAPING

A. All landscaping will be in accordance with the requirements of the County Land Development Code. Landscaping will be reviewed on a case by case basis. Must submit a site plan showing where new landscaping is being requested with a list of all landscape and planting materials to be used. If any landscaping is to be removed, must also mark on the site plan what is to be removed. All landscaping changes requires ARC review.

B. IRRIGATION. The irrigation system may utilize reclaimed water, if available, and shall be automatically controlled by a time clock.

C. LANDSCAPE LIGHTING. Intensity should be no greater than required for pedestrian safety, other than on accent landscape. The scale of this lighting should be at pedestrian level. Exterior lighting must be shielded from adjacent properties.

4. STRUCTURES

A. ROOF, ROOFING, GUTTERS AND DOWNSPOUTS. Roof forms must be designed to provide similar character on all elevations.

(1) STRUCTURE: Roof structures shall be built out of conventional frame construction or pre-manufactured wood trusses.

(2) STYLE: Suggested roof styles are gabled and hip. Mansard, Gambrel and Dutch Hip roof styles are not allowed.

(3) MATERIALS: Finish materials for pitched roofs must be consistent throughout the Community. Architectural fungus resistance shingles with a 25-year warranty or better, or other materials approved by the ARC may be used. Neither Flat shingles nor gravel roofs shall be used within the Community. Other materials not specifically mentioned are subject to review and approval by the ARC. Light green or blue colored composition shingles shall not be used in the Community.

(4) PITCH: The minimum roof pitch in the Community shall be 5/12.

B. FEATURES

(1) CUPOLAS: Cupolas with fixed panes or louvers may be used. Shapes and sizes will vary according to the size of roof and shall be reviewed by the ARC.

(2) DORMERS: Gable and hip dormers are allowed on roofs. Other types may be considered but are subject to review and approval by the ARC.

(3) CHIMNEYS: All chimney stacks shall be the same color as the base of the chimney structure and when located at an exterior wall it shall extend to grade and shall be supported by foundation. The material shall be stone, brick or incombustible lap siding to match the exterior of the residence. Chimney caps may incorporate stone, metal or clay.

C. ACCESSORIES

(1) VENTS; PIPES; VALLEYS AND FLASHINGS: Accessories extending through or attached to the roof shall be painted to match the color of the roof.

(2) DOWNSPOUTS AND GUTTERS: Accessories attached to eaves and walls shall be painted to match the color of the surface to which they are attached or to the color of house trim.

(3) EQUIPMENT: Roof top mechanical equipment must be located so as not to be visible from the street, sidewalk or adjacent property. Solar Panel location is subject to reasonable ARC approval prior to installation. HVAC equipment, irrigation or pool pumps located at ground level shall be shielded from view.

D. EXTERIOR WALLS

(1) Structural Wall: All exterior structural walls shall be constructed of concrete masonry units (CMU), wood or steel framing systems pursuant to, and using materials in compliance with, applicable building codes. All exterior finishes will be consistent in color schemes, texture, compositions and character throughout the Community. All exterior finishes will be subject to review and approval by the ARC. Exposed concrete block walls or exposed modular concrete units are not permitted. No metal finishes are allowed.

(2) Approved finishes are as follows:

- a. Brick
- b. Stone
- c. Lap, Shake, Board & Batten, Vertical Hardie Board

(3) All wood or exterior siding will be finished, painted, stained or otherwise protected from the elements. Any combination of siding with brick or stone should complement the architectural style of the home. The architectural submittal should indicate the type of siding to be used with each elevation.

E. EXTERIOR WALL COLORS. Color selection for exterior finishes shall be based on compatible colors throughout the Community. Color samples shall be color coordinated with the elevation and show the proposed paint/color scheme. All color samples and schemes shall be submitted

to the ARC for review and approval. Pre-selected color schemes for prototype models may receive blanket approvals.

F. WINDOWS AND WINDOW TREATMENTS. All windows shall be insulated glass with standard colors consisting of white, sand or bronze in anodized aluminum or vinyl clad. Exterior painted wood or fiberglass shutters may be used if the width of the shutters is no more than 1/2 the width of the window. All exterior windows shall be double-pane. Blinds and/or shutters must be white, off-white or stained in color. Fabric window coverings must be lined with white or off-white lining. No flags, unlined fabrics, sheets, photos, signs or the like may be placed or hung in the windows. Deviation from the standard criteria must meet with ARC approval.

G. GARAGES. Minimum two (2) car garages. Covered carports are not allowed.

H. DOORS. Entrance doors shall be compatible with the house design and color and made of solid wood, fiberglass or insulated metal. Glass inserts may be included. Garage doors shall be compatible with entrance doors and may include glass panes.

I. SCREENED ENCLOSURES. Screened enclosures shall be bronze framed with charcoal screen and shall be permitted on the rear patio and/or pool, subject to review and approval by the ARC. There shall be no screen enclosures located on the front of the home.

J. DETACHED STRUCTURES. Any free-standing structure (pavilion, gazebo, platform, playhouse, storage room, cabana, etc.) must be submitted for approval with the required drawings and information to the ARC.

- SHEDS: Maximum 10 x 12 (or 120 sq. ft.), with a maximum 8' height at the highest roof point. Sheds may be wooden or vinyl. No metal sheds are permitted. Sheds must be constructed and anchored to meet County Code. Yard must be fenced, shed must be located behind the fence and must meet current setback requirements, and may be placed to the side or rear of home as approved on a case-by-case basis. For wooden sheds, color and shingles must match the existing home. On lake lots, sheds must meet current setback requirements, and must be located directly behind the home as approved on a case-by-case basis and must be installed as close to the home as possible. Utilities serving the shed must be underground.

K. FENCING AND WALLS: No fences or walls shall exceed six (6) feet in height. Fences must generally extend to property lines on all sides or top of bank when applicable. There is to be no back to back fencing. Chain link or similar style fencing is not permitted. All fences, except those abutting a lake, shall be constructed using white vinyl material privacy fence or of a color, design and material approved in advance by the ARC. No fence or wall shall be built beyond the plane from the front corner of the Home to the side lot lines.

- On corner lots, no fence on the side common to the street right of way shall extend forward of the rear corner of the home.
- On lots abutting lakes, canals, or other bodies of water, no fence shall be placed beyond the top of bank. On lots backing onto lakes or other bodies of water, only 4' open picket, black metal fence is allowed along the rear lot line and along the rear sixteen feet (16') of each side lot line. The remaining fencing on the side lot lines of lots abutting lakes, canals or other bodies of water may be either four (4) foot or six (6) foot tall, open picket, black metal or six (6) foot tall white vinyl privacy fence or

of a style, color, design and material approved in advance by the ARC, with the rear sixteen (16) feet transitioning from six (6) foot to four (4) foot , if applicable.

- Owners on lots that back up to a preserve, wetland, upland buffer and the like may install open picket, black metal fencing along the rear property line.
- All fencing where the height of the fence is different must include transition panels for the last sixteen (16) feet.
- The Owner assumes complete responsibility to maintain any fence on such Owner's lot, including, but not limited to, trimming any grass, ivy or other plants from the fence. In the event the ARC approves the installation of a fence, it shall also have the right to require installation of landscaping, also subject to the ARC's approval, at the time the fence is installed.
- **In some instances, the type of fencing for a lot must be determined on a case-by-case basis due to the transitioning of lake lots abutting interior lots, or lots along the main boulevards where the rear of the homes are visible.**
- **Owners must obtain Architectural approval prior to the installation of any fencing. In determining the type of fencing on a particular lot, please contact the ARC for pre-approval. The ARC will provide written specifications for your fence request.**

L. RECREATION STRUCTURES. All recreation structures shall be located in the rear yard or on the inside portion of a corner lot within the setback lines. No platform, doghouse, playhouse or structure of a similar kind or nature shall be constructed on any part of the lot located in front of the rear line of residence constructed hereon and shall be constructed so as to not adversely affect the adjacent lots or the use thereof. All recreation structures must have prior approval of the ARC. Without limiting any other criteria, the ARC shall review the height of such structures to assure the privacy of neighboring homeowners. No permanent basketball backboards may be installed adjacent to the street or on any cul-de-sac and, when not in use, any portable basketball equipment must be relocated and not visible from the street.

M. AIR CONDITIONERS. No window air conditioning units are permitted.

N. SWIMMING POOLS. Any swimming pool to be constructed on any lot, together with any corresponding enclosure or other improvements, shall be subject to review and approval by the ARC. Above-ground pools are prohibited. Pool equipment shall be shielded from view.

O. SATELLITE DISHES. Satellite dishes may be permitted subject to ARC approval. The location of satellite dishes must be in an inconspicuous place, shielded from view from the street and adjoining properties to the maximum extent possible.

P. SIGNAGE. All signage is subject to ARC approval. No signage may be placed in any windows or on any exterior surface of the house.

Q. WAIVERS. The foregoing criteria are guidelines to which adherence is required. The ARC may waive any requirement set forth herein if it deems such waiver is in the best interest of the property and the deviation requested is compatible with the character of the property and the Community.

5. MAINTENANCE DURING CONSTRUCTION. During construction, all debris shall be placed in a single location on the construction site only. All debris must be contained; construction dumpsters are preferred. After construction, no debris, excess building material, storage material or trash of any kind shall remain on any lot or on sidewalks or streets or lakes contiguous thereto. It is the duty of the homebuilder and/or the homeowner to remove or cause to be removed any and all of the above debris within 72 hours of notification by the ARC. Failure to comply with the request may result removal of the debris by the ARC, with all related costs charged to the homebuilder or the homeowner, as applicable.

6. MISCELLANEOUS

A. MAINTENANCE: No weeds, underbrush or other unsightly vegetation, refuse piles or other unsightly object(s) shall be permitted to grow or be placed or remain anywhere on any lots. Each Owner shall maintain the lot and improvements thereon in good and workmanlike manner and shall present a neat and clean appearance. If any Owner fails or refuses to keep the lot free of weeds, overgrown grass, underbrush, refuse piles, debris or other unsightly growths or objects or to keep the Home or improvements on the Lot, in a good and workmanlike manner or in a neat and clean appearance, the ARC or the Board of Directors of the Association may enter upon the Lot and perform any necessary maintenance at the expense of the Owner and such entry shall not be deemed a trespass.

B. SALES AND CONSTRUCTION ACTIVITIES: Notwithstanding any other provisions hereof, the Developer, its agents, successors, assigns and designees may maintain such facilities and undertake such activities as may reasonably be required to sell Lots or dwellings and to construct improvements thereon within the Community.

C. CLOTHES DRYING AREA: No portion of any Lot shall be used as a drying or hanging area for laundry of any kind, unless fully screened from the view of the neighboring Owners and from the street.

All Owners and other occupants of the Property shall at all times comply with the terms of the Subdivision Documents and Zoning Codes, and all environmental, land use, marketing, and consumer protection ordinances, statutes and regulations applicable to the Property or to any Improvements and Lot Improvements constructed thereon, as well as all governmental rules, regulations, statutes, and ordinances applicable to each Owner in connection with the Property.

Each Owner shall be liable to the Association for any damage any common areas resulting from Owner's actions. The Association may require a security deposit sufficient to pay for any such costs at the time of ARB request. The security deposit will be returned to the applicant at the completion and inspection of the finished construction. The Owner is required to contact the property manager at the completion of requested installation to arrange for inspection. If the inspection reveals damages or alterations requiring remediation to the common areas, the Association may use the security deposit to satisfy such expenses. If additional monies are due for the repair or change necessary over and above any security deposit, the owner will pay all additional costs associated with the necessary repairs/changes.

These Architectural Guidelines may be revised from time to time, in accordance with the subdivision documents, as necessary upon approval by the Board of Directors of the Association.