

CROSS CREEK NORTH OWNERS ASSOCIATION, INC.

ARCHITECTURAL GUIDELINES

THESE ARCHITECTURAL GUIDELINES have been adopted by the Board of Directors of Cross Creek North Owners Association, Inc. ("Association") on the date written below pursuant to Article IX, Section 5, Article XIII, and Article XIV, Section 17 of the Declaration of Covenants and Restrictions for Cross Creek North, recorded in Book 4188, Page 62, et seq., of the Official Records of Clay County, Florida ("Declaration") and shall constitute part of the Rules and Regulations. 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. Capitalized terms used but not defined herein shall bear the meanings set forth in the Declaration.

1. PROCESSING

A. **PLANS SUBMITTAL REQUIREMENTS.** Unless otherwise exempt pursuant to the applicable covenants, conditions and restrictions of record, the homebuilder or Owner will submit comprehensive construction plans and specifications. The homebuilder shall make one (1) submittal for each model to be sold. If a Clay County Permit is required, the permit must be attached to the application. Pursuant to the Clay County Zoning ordinances, there is a 50% maximum Lot coverage restriction. Plans must include the items and information listed below:

1. Architectural Construction Plans:

- a. Plot plan: Indicate the location of the Home 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
- c. Dimensioned floor plans at ¼" scale:
 - i. Include location/depiction of all mechanical equipment
- d. Dimensioned elevations at ¼" 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. Cross Creek North Master Color Book

- i. All Home body color, trim color and accent colors for doors and shutters must be selected from the Cross Creek North Master Color Book.
 - ii. The Master Color Book is [attached hereto as Exhibit A, or alternatively, available here: {insert link or website address here}]
 - b. Roof color samples (no blues and greens)
 - i. Manufacturer and warranty specifications
 - ii. Material (must be architectural shingle)
 - c. Building material list of specifications and manufacturers
 - i. Windows (style and color)
 - ii. Exterior door 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.
- C. PARKING.
 - 1. Parking upon the Lot shall be restricted to the driveway and garage located upon each Lot.
 - 2. No Owner shall keep any vehicle on any Lot driveway which is up on blocks (i.e., that does not have all wheels touching the driveway surface).
 - 3. 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, or trailer unless performed entirely inside a garage with the garage door closed.
 - 4. The following may not 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 Board has the sole authority to determine whether a vehicle violates the restrictions in this section.
 - a. Commercial vehicle as defined in the Florida Statutes: "Commercial motor vehicle" means any vehicle which is not owned or operated by a governmental entity, which uses special fuel or motor fuel on the public highways, and which has a gross vehicle weight of 26,001 pounds or more, or has three or more axles regardless of weight, or is used in

combination when the weight of such combination exceeds 26,001 pounds gross vehicle weight. A vehicle that occasionally transports personal property to and from a closed-course motorsport facility, as defined in s. 549.09(1)(a), is not a commercial motor vehicle if the use is not for profit and corporate sponsorship is not involved. As used in this subsection, the term "corporate sponsorship" means a payment, donation, gratuity, in-kind service, or other benefit provided to or derived by a person in relation to the underlying activity, other than the display of product or corporate names, logos, or other graphic information on the property being transported.

- b. Recreational vehicle
 - c. Motor home
 - d. Boat
 - e. Boat trailer
5. No tractor-trailer 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.

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. Owners may update existing landscaping and flowerbeds without notifying the ARC, provided there are no changes to the size. Common updates that do not require approval include:
 - 1. Replacement or addition of natural-colored wood mulch.
 - 2. Use of natural-colored rocks (e.g. grey, black, brown, tan, white).
 - 3. Removal or addition of plants, as long as the new plants comply with the County Land Development Code.

4. Replacement of required street trees if removed.
- B. If a landscaping change involves altering the shape or size of existing flowerbeds or landscaped areas, or if it involves changing the type of any ground cover material (e.g., a proposal to change to the type of grass or a proposal to change ground cover material from grass to an alternative ground cover material, which, if permitted, may only be a material that constitutes Florida-friendly landscaping, Owners must submit a request to the ARC. A site plan showing the proposed modifications must be provided.
 - C. IRRIGATION. The irrigation system must be automatically controlled by a time clock.
 - D. LANDSCAPE LIGHTING Must follow the provisions of the Lake Asbury Master Plan.
 - E. If an Owner is permitted to install ground cover material on a Lot other than grass, the Owner must install a barrier, such as landscape edging, to prevent such alternative ground cover material from infiltrating, encroaching, or growing on adjacent Lots, Common Area, or anywhere outside the boundaries of the Owner's Lot. Owners who are permitted to install such alternative ground cover material must ensure that such alternative ground cover material does not infiltrate, encroach, or grow on adjacent Lots, Common Area, or anywhere outside the boundaries of the Owner's Lot. If any alternative ground cover material infiltrates, encroaches, or grows on adjacent Lots, Common Area, or anywhere outside the boundaries of the Owner's Lot, the Owner of the Lot who has installed such alternative ground cover material, at the Owner's sole expense, must undertake all action required to fully remove such alternative ground cover material from the adjacent Lot(s), Common Area, or anywhere outside the boundaries of the Owner's Lot and to restore such area, including the landscaping thereon, to the condition it existed before the encroachment of the alternative ground cover material upon demand by the Association or an affected Lot Owner. If the Owner of the Lot on which alternative ground cover material has been installed fails to fully remove such alternative ground cover material from the adjacent Lot(s), Common Area, or anywhere outside the boundaries of the Owner's Lot and restore such areas as required within fifteen (15) days after receiving a demand by the Association or an adjacent Lot Owner, the Association or an adjacent affected Lot Owner shall have the right, but not the obligation, to take all action necessary to remove all alternative ground cover material from such area and restore it, including the landscaping thereon, to the condition it existed before the encroachment of the alternative ground cover material, and the Owner of the Lot on which alternative ground cover material has been installed shall be liable to the Association or the adjacent affected Lot Owner (as the case may be) for all resulting costs. Further, in any action to recover any such costs, the prevailing party shall be entitled to recover all Legal Fees from the non-prevailing party to the broadest extent permitted by Florida law. The foregoing is without limitation or prejudice to all other rights and remedies available to the Association and Lot Owners.
4. EXTERIOR LIGHTING. All exterior lighting changes require ARC approval.
- A. No spotlights or flood lights will be placed or utilized upon any Home so that the light is directed or reflected on neighboring property.

- B. Security spotlights and flood lights must be controlled by a motion sensor.
 - C. No lighting shall per permitted that constitutes a nuisance or hazard to any reasonable Owner or neighboring resident.
 - D. Carriage light sizes and locations must harmonize with the front elevation of the Home.
 - E. Light fixtures must be black, brown, white, or natural metal in color.
5. EXTERIOR DECORATION
- A. These items are allowed without ARC approval:
 - 1. Home numbers – no larger than 12” in height.
 - 2. Permanently affixed family name signs no larger than 2’x3’
 - 3. Holiday decorations – may be present 30 days prior and post-holiday
 - 4. Signs:
 - a. Must follow Clay County ordinances.
 - b. No signs may be hung in windows or affixed to the Home.
 - c. Allowed:
 - i. Two (2) “No Dogs Allowed” signs (no profanity or vulgar language). Signs may not exceed 6”x10” in size.
 - ii. One (1) vendor sign while work is ongoing. Sign must not be displayed for more than sixty (60) days.
 - iii. Security company signs.
 - iv. No soliciting signs.
 - B. ITEMS REQUIRING ARC APPROVAL:
 - 1. Permanent decorations (over 60 days).
 - 2. Flagpoles:
 - a. On Home – install to meet properly secured manufacturers requirements.
 - b. In ground – no more than 20’ tall, installation requires a minimum buried depth of 1’ for every 10’ in height.
 - c. Flags allowed: Owners may display in a respectful manner up to two of the following portable, removable flags, not larger than 4 ½ feet by 6 feet:
 - i. The United States flag.
 - ii. The official flag of the State of Florida.
 - iii. A flag that represents the United States Army, Navy, Air Force, Marine Corps, Space Force, or Coast Guard.
 - iv. A POW-MIA flag.
 - v. A first responder flag, as defined in F.S. 720.304(2)(a)5.
 - d. An Owner may further display in a respectful manner from a flagpole (not exceeding the permitted dimensions) one official United States flag, not larger than 4 ½ feet by 6 feet, and one other flag of a type permitted in Section 5(B)(c) above.
 - e. All other flags are prohibited.

- f. Flags must be replaced if faded, tattered, or in poor condition.

6. 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 resistant shingles with a 25-year warranty or better are required. Flat shingles (e.g., three-tab shingles), gravel roofs, metal roofs, and any other roofing material other than architectural fungus resistant shingles are prohibited. 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 must 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 must be painted to match the color of the roof.
2. DOWN SPOUTS AND GUTTERS: Accessories attached to eaves and walls must either be painted to match the color of the surface to which they are attached or to the color of Home 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, and pool pumps located at ground level must be shielded from view from the street by use of a landscape buffer or hedge chosen from the Clay County approved plant list.

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 using the Cross Creek North Master Color Book. Color samples shall be color coordinated with the elevation and show the proposed paint/color scheme.
- F. WINDOWS AND WINDOW TREATMENTS. All windows shall be insulated glass with standard colors consisting of white, sand, or bronze in anodized aluminum or vinylclad. Exterior painted wood or fiberglass shutters may be used if the width of the shutters is not more than ½ the width of the window. All exterior windows shall be double pane. Interior blinds and/or shutters must be white or off-white. Exterior shutters shall be of a color permitted by the Master Color Book. 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
- G. GARAGES. Minimum two (2) car garages. Covered carports are not allowed.
- H. DOORS.
1. Entrance doors shall be compatible with the Home design and color and made of solid wood, fiberglass, or insulated metal. Glass inserts are allowed.
 2. Door colors must be selected from the Cross Creek North Master Color Book.
 3. Steel or exposed metal doors are not allowed.
 4. Garage doors must be compatible with entrance doors and may include glass panes and screens.
 5. Screen doors may not be steel or exposed metal.
- I. SCREENED ENCLOSURES. Screened enclosures must 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. Screen enclosures are not permitted 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 drawing and information to the ARC.

SHEDS: Maximum 10'x12' (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 within the fenced yard, must meet current setback requirements, and must be placed to the side or rear of Home. For wooden sheds, color and shingles must match the existing Home. On lake Lots, sheds must meet current setback requirements, must be located directly behind the Home (i.e., in a manner such that the shed is not visible when the Home is viewed from the front of the Home), and must be installed as close to the Home as possible. Utilities serving the shed must be underground.

K. FENCING AND WALLS.

1. No fences or walls shall exceed six (6) feet in height.
2. Fences must generally extend to property lines on all sides or top of pond or lake embankment when applicable.
3. Fences which directly abut or run parallel to a previously installed fence are prohibited.
4. Chain link or similar style fencing is not permitted.
5. All fences, except those abutting a lake, shall be constructed using white vinyl privacy fence.
6. No fence or wall shall be built beyond (i.e., closer to the front Lot line than) the plane from the front corners of the Home to the side Lot lines.
 - a. Fences:
 - i. On corner Lots, no fence on the side common to the street right of way shall extend forward of (i.e., closer to the front Lot line than) the rear corner of the Home.
 - ii. On Lots abutting lakes, canals, or other bodies of water, no fence shall be placed beyond the top of the water body embankment. On Lots abutting 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 (16) feet 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 with the rear sixteen (16) feet transitioning from six (6) foot to four (4) foot if applicable.
 - iii. Owners of Lots that abut a preserve, wetland, upland buffer and the like may install open picket, black metal fencing along the rear property line.
 - iv. All fencing where the height of the fence is different must include transition panels for the last sixteen (16) feet.
 - v. 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 approval, at the time the fence is installed.

- vi. 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.
- vii. Owners must obtain Architectural approval prior to the installation of any fencing. In determining the type of fencing permitted on a particular Lot, please contact the ARC for information before installing a fence. The ARC will direct your attention to the pertinent provisions of the Governing Documents and Architectural Guidelines.

b. Walls.

- i. Owners must get a building permit before applying for ARC approval to install, alter, or remove a retaining wall on their Lot (including but not limited to retaining walls for pools, garden beds, and landscaping beds).
- ii. No Owner shall excavate or extract earth (dirt) from a Lot for any business or commercial purpose.
- iii. No elevation changes or other Improvements or modifications shall be permitted which materially affect surface grade of surrounding Lots, change the flow and drainage of surface water, or would result in a violation of any permit associated with the Surface Water or Stormwater Management System.
- iv. Regardless of whether the ARC has approved the installation or modification of a retaining wall, in the event that the retaining wall negatively affects or changes the flow and drainage of surface water or results in a violation of any permit or law associated with the Surface Water or Stormwater Management System, the Owner of the Lot on which the wall is located, upon written request of the Association, must remove or alter such wall at the Owner's expense so that it will no longer negatively affect or change the flow of drainage or surface water and to remedy any violation of any permit or law associated with the Surface Water or Stormwater Management System. If the Owner fails to remove or alter the wall promptly upon the Association's request, the Association may exercise any right or remedy available at law or in equity, and the Owner shall be

responsible for all associated costs incurred by the Association, including without limitation reasonable attorney fees and costs.

L. RECREATION STRUCTURES.

1. All recreation structures shall be located in the rear yard or on the inside portion of a corner Lot within the setback lines. If yards are unfenced, recreation structures must be set back at least ten (10) feet from all Lot lines.
2. 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 plane of the residence constructed hereon and shall be constructed so as to not adversely affect the adjacent Lots or the use thereof.
3. All recreation structures must have prior approval of the ARC. Without limiting any other criteria, the ARC shall review the height of such structures. In order to assure the privacy of neighboring Owners, the maximum height is twelve (12) feet.
4. No permanent basketball backboards may be installed adjacent to the street or on any cul-de-sac.
5. All portable play and recreational equipment shall be removed upon issuance of any storm warnings of Tropical Storm Warning or higher. Owners shall take all recommended actions to secure non-portable equipment in storm events to ensure that said equipment does not cause bodily injury or damage to other's property.
6. All portable play and recreational equipment must be always kept in good condition including repair, painting and/or the replacement of any parts as necessary.
7. All portable play and recreational equipment shall not create a nuisance to the adjacent residents or the community.
8. Play Structures (including but not limited to gym and/or swing sets, slides, playsets, playhouses, tetherball poles, trampolines etc.):
 - a. Play structures must be securely anchored and installed in a manner so that strong or tropical force winds or higher will not carry it to other properties causing damage or bodily injury.
 - b. Any detachable parts on play structures must be removed and stored in a safe location when a tropical storm or hurricane warning is in effect.
 - c. Play structures must be always kept in good condition including repair, painting or staining and the replacement of any canvas.

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, are subject to review and approval by the ARC. Above-ground pools are prohibited. Pool equipment shall be shielded from view with a fence, wall, or landscaping permitted by these Architectural Guidelines and approved by the ARC.

- O. SATELLITE DISHES. Satellite dishes are permitted with ARC approval. The satellite dish must be one meter or less in diameter. Whenever reception of an acceptable quality signal allows:
 - 1. Free-standing satellite dishes must be located at the back of the Lot (i.e., closer to the rear Lot line than the rear plane of the Home).
 - 2. Roof-mounted satellite dishes must be mounted on the rear slope of the roof (i.e., the roof slope facing the rear Lot line).
 - P. 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.
7. 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 the Owner to remove or cause to be removed any and all of the above debris within seventy-two (72) hours of notification by the ARC. Failure to comply with the request may result in removal of the debris by the ARC, with all related costs charged to the homebuilder and the Owner, as applicable.
8. 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 with 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.
 - D. Hurricane protection measures: Hurricane protection measures must adhere to the Cross Creek unified building scheme regarding the external appearance of the structure or other Improvement on the parcel. Hurricane protection includes, but is not limited to:

1. Roof systems recognized by the Florida Building Code which meet ASCE 7-22 standards. Roof must still follow the Cross Creek Architectural Guidelines as defined above.
2. Permanent fixed or roll-down track storm shutters. Storm shutter color must match either the color of the Home or color of the trim.
3. Impact-resistant windows and doors
 - a. Impact resistant windows must be white, sand, or bronze in anodized aluminum or vinylclad.
 - b. The color for impact resistant doors must be chosen from the Cross Creek Master color book.
4. Polycarbonate panels
 - a. Panels must be removed within 7 days following the severe weather.
 - b. Once the panel is removed, the anchors must be covered with an anchor cap that matches the color of the window frame.
5. Reinforced garage doors
6. Erosion controls. Sandbags and other erosion control measures must be removed within 7 days following the severe weather.
7. Exterior fixed generators. These must be shielded from view from the street by use of a landscape buffer or hedge chosen from the Clay County approved plant list.
8. Fuel storage tanks. These must be shielded from view from the street by use of a landscape buffer or hedge chosen from the Clay County approved plant list.

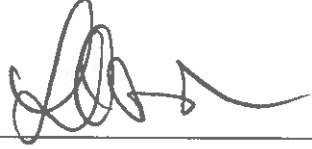
All Owners and other occupants of the Property shall at all times comply with the terms of the Subdivision Documents, land use and zoning ordinances, and all other applicable law. Each Owner shall be liable to the Association for any damage to any Common Areas resulting from the acts or omissions of any Owner or any Owner's tenant, guest, or invitee. The Association may require a security deposit sufficient to pay for any such cost at the time of an Owner's submission of an ARC request. The security deposit will be returned to the applicant at the completion and inspection of the finished construction, less any deductions permitted by the Subdivision Documents. The Owner is required to contact the property manager at the completion of requested installation to arrange for inspection. If the inspection reveals damage 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 upon demand by the Association. 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.

ADOPTED by the Board of Directors on this 22 day of September, 2025.

By: 

Printed: Matthew Abbott

Its: President

By: 

Printed: Lindsay Oclon

Its: Secretary