

MURRAY FARMS HOMEOWNERS ASSOCIATION, INC. Architectural Criteria

Adopted – July 21, 2025

This Architectural Criteria is subject to change from time to time at the discretion of the (Developer/Declarant) while (Developer/Declarant) owns one (1) or more unfinished lots within the community. It is intended to be distributed as a helpful guide for members of the community considering modifications to their homes or lots and to provide guidance to any architectural control committee members throughout the decision-making process.

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SECTION I - INTRODUCTION

- A. Welcome.** This Pulte community is designed to respect the intended visual character of its site and strives to minimize its environmental impact while maximizing water and energy conservation principles, all to the extent feasible. To preserve and enhance these principles, these architectural criteria (“**Architectural Criteria**”) were established to maintain certain standards by which the community may grow and develop.

This Architectural Criteria has been prepared by the Developer pursuant to the communities governing documents, (“**Governing Documents**”) and local and county ordinances. This Architectural Criteria may be changed and amended by the Declarant for so long as the Declarant owns any Lot within the Community or thereafter by the Board of Directors to serve the needs of an evolving community pursuant to the procedures set forth in the Governing Documents and in the Architectural Criteria.

The Architectural Criteria provides an overall framework to allow the community to develop and progress in an orderly manner, by implementing planning concepts, philosophy, and requirements of regulatory agencies. This Architectural Criteria includes minimum standards for the design, size, location, style, structure, materials, color, mode of architecture, mode of landscaping, and relevant criteria for the construction and modification of improvements of any type. They also establish a process for a fair review of proposed new developments and changes within the community.

For purpose of this Architectural Criteria, the “**Reviewing Body**” refers to the Developer, the modifications committee, the architectural review committee, or any other committee as defined in the Governing Documents which is authorized to review and approve owner or builder architectural modification applications on behalf of the association.

- B. Governmental Requirements.** Any individual(s) or entity owning a lot within the community (“**Owner**”) has the responsibility of complying with all governmental requirements and obtaining all necessary permits and approvals from the appropriate federal, state, county, or municipal governmental agencies (“**Governmental Agencies**”) before beginning approved work on a project. For example, St. Johns County may require certain permits, depending on the proposed change, alteration, or addition. The Owner shall provide copies of any such required permits or approvals to the Reviewing Body if so requested.

To the extent that any Governmental Requirement requires a more restrictive standard than those found in this Architectural Criteria or the Declaration, the Governmental Requirement shall prevail. To the extent that the Governmental Requirement is less restrictive than this Architectural Criteria, or the Declaration, the Declaration and this Architectural Criteria shall prevail. In the event there is any conflict between the Declaration and this Architectural Criteria, the Declaration shall prevail.

- C. Required Approval for Modification Activity.** All Owners are required to submit an application to the Reviewing Body and request a review of plans for any modification, addition, or improvement to the exterior of the home, lot or landscaping (“**Modification Activity**”) prior to beginning the Modification Activity. Modification Activities, shall include by way of example, but are not limited to:

- The removal or addition of any tree.
- Constructing, placing or erecting improvements on any portion of the Lot.

- Modifying or adding to existing improvements (*other* than repainting, reroofing, or re-mulching an improvement or area using the original color, material and/or brand).
- Installing a fountain, pool, spa, exterior hot tub or other water feature.
- Constructing or installing fences, walls, decks, fireplaces, firepits, outdoor kitchens or barbecues [other than portable ones that are on wheels], or other hardscape, such as walks, driveways, paving, pavers, brick, masonry, railroad ties, wood trim, concrete, rocks, flagstone, or any inert material.
- Modifying landscaping, irrigation, alteration of grades, or drainage.
- Placing any object, ornament, monument, statue, sign, or similar accessory on a lot that is visible from the street or by neighbors, including, but not limited to, lighting, satellite dishes, flag poles, or lawn ornaments.

These guidelines recognize that there may be permitted exceptions dependent upon the situation and Lot configuration.

All applications shall be submitted to the Reviewing Body for approval prior to commencing work on the Modification Activity. The fact that similar Modification Activity may exist or has been approved for another site does not automatically set a precedent for similar Modification Activity and does not constitute approval. Beginning or completing the Modification Activity prior to approval by the Reviewing Body does not mean that the approval requirement is waived. An Owner may be required to remove or correct any Modification Activity if not approved.

- D. Fees.** Applications may be subject to an application review fee (“**Application Review Fee**”) and/or completion deposit (“**Completion Deposit**”) as determined by the management company and Board of Directors for the Association. All fees are subject to change and should be included in the duly executed management agreement between the Association and management company. Nonpayment of this fee or deposit shall result in automatic denial of any application.

Any Application Review Fees and Completion Deposits shall be submitted with the owner’s application as two (2) separate checks and shall be made payable to Murray Farms Homeowners Association, Inc. The Application Review Fee may be waived at the discretion of the management company. The Reviewing Body may require that Owner pay the submission and review costs associated with submission and review of plans by an architect or engineer. The Reviewing Body may also require that the Owner deposit funds to cover the cost of periodic inspection during the work, to ensure proper cleanup of the work site during and after completion of the work, or to provide reasonable security that a condition of approval will be met.

If the Owner does not submit an application or alters the plans after application has been approved by the Reviewing Body, the Owner may be assessed by the Association a One Hundred Dollar (\$100.00) no-permit fee (“**No-Permit Fee**”) and be required to submit a new application and Application Review Fee. The new application is subject to approval. The No-Permit Fee shall be treated as an unpaid benefitting Assessment and shall be subject to collection efforts, including lien rights and lien foreclosure rights, as an unpaid Assessment as set forth by Florida Statute 720 and the Association’s Governing documents.

- E. Inspections.** The Reviewing Body may appoint members or representatives to conduct inspections of any Modification Activity in progress as well as the completed work. These inspections may be conducted after

the approval of an application, prior to the commencement of the Modification Activity, and at completion of Modification Activity in order to ensure that the work complies with the approved application. However, the Reviewing Body shall have no obligation to ensure that the work is done in compliance with approved plans or Government Requirements.

F. Conditions for Commencement of Work. NO WORK SHALL COMMENCE ON ANY CONSTRUCTION OR MODIFICATION ACTIVITIES UNTIL AN APPLICATION FOR THE WORK HAS BEEN SUBMITTED ALONG WITH FULL PAYMENT OF FEES AND REQUIRED DEPOSITS AND THE APPLICATION HAS BEEN APPROVED IN WRITING BY THE REVIEWING BODY.

G. Applying for Approvals from Government Agencies. Unless otherwise expressly approved in writing by the Reviewing Body, **prior** to submittal of a request for a permit or approval from any Government Agency, the Owner must obtain the approval of the Reviewing Body for the Modification Activity for which the permit or approval will be requested. If the permit or approval from the Government Agency differs from the approval of the Reviewing Body, the Owner must re-submit the proposed change to the Reviewing Body. Unless required by applicable law, approval by a Government Agency shall not bind the Reviewing Body with respect to a permit or approval from the Government Agency which differs from the approval by the Reviewing Body.

SECTION II - APPLICATION REQUIREMENTS

A. Applications. All applications shall include the following:

1. Completed Application. Containing the name of owner(s) and owner(s) contact information, Lot number, phase number, and street address.
2. Site Plan. Recorded site plan showing owners' lot and all improvements.
3. Modification Activity Information. Appropriate information for the Modification Activity, as summarized below.
4. Contractor Information. Name, street address, and contact information of contractor doing the proposed work (if known).

B. Landscaping or Site Work Affecting Landscaping. Such applications shall include the following:

1. Name of Landscape Designer. Name and address of any landscape designer or firm involved in preparing the landscaping plans, including the landscape designer's street address and contact information.
2. Landscape Plans. Two (2) hard copies or one (1) digital copy of the landscape plans (unless otherwise expressly approved by the Reviewing Body):
 - a. North arrow; scale of drawing; existing site features; existing trees (type and diameter at five feet above existing grade); significant shrubs; property lines; adjacent land uses; (examples: residential Lot, common area, lagoon, etc.); and location or edge of streets, walks, walls, fences, houses, service areas, decks, patios, walks and drives. Minimum scale of drawings to be 1 inch = 20 feet.
 - b. Proposed changes to items listed above, including any additional hardscape that Owner desires to install, such as brick, masonry, wood edging, concrete, rocks or other inert materials; and existing plantings to be removed. (Proposed changes should be clearly identified by color, shading, or other

contrasting technique). Color pictures, brochures, and color samples of products shall be submitted with application to assist the Reviewing Body in understanding the application.

- c. Existing site drainage, including drainage structures, direction and slope of flow and any proposed alterations to this drainage.
- d. Proposed plantings, with plant list and plant key for any abbreviations used, varieties, quantities, sizes, and spacing. Locations of proposed trees, shrubs, ground covers, mulching, and grassing (clearly labeled). Plant symbol to be to scale and show mature size (diameter) of the proposed plant with a circle. Indicate center of proposed plant with a “+” and the center of an existing plant with an “o”.
- e. Plan for any irrigation system modifications (preferably on a separate drawing) to include location of automatic timer box and any rain sensor, and approximate location of valves, sprinkler heads, irrigation lines and sizes.

C. Changes or Additions to Structures. Such applications shall include the following:

1. Name of Architect/Builder. Name and address of any architect or builder involved in preparing the proposed plans, including the architect or builder’s street address and contact information
2. Proposed Plans. Two (2) hard copies or one (1) digital copy of the proposed plans (unless otherwise expressly approved by the Reviewing Body):
 - a. Site drawings showing North arrow; scale of drawing; existing site features; trees (type and diameter at five feet above existing grade); significant existing shrubs; property lines; adjacent land uses (examples: residential lot, common area, lagoon, etc.); and location or edge of streets, walks, walls, fences, houses, service areas, utility equipment, decks, patios, walks, and drives.
 - b. Existing and proposed floor plan.
 - c. Existing elevation (photograph may be acceptable) and elevation of any proposed exterior modification. (If Owner has a photograph of another house or a picture from a magazine or brochure such photo does not replace the requirement for plans and details of changes to Owner’s property.)
 - d. Proposed material and color samples, including location of proposed use.
 - e. If the change or addition affects the roof or roofline, a roof plan should also be submitted. A building section may be requested depending on the complexity of the change or addition.

D. Property Management Review of Selected Modifications. The Developer, the Board of Directors and/or the Reviewing Body may delegate authority to the property manager to review and automatically approve specific routine modifications for the convenience of Owners (i.e. installation of a satellite dish or flagpole). If the automatic approval decision is not clear-cut, the property manager will forward the application to the Reviewing Body for a decision.

E. Review Procedure and Notice of Pending Application. The Reviewing Body shall review each application and make their decision based on the information contained within the application, as well as any additional information provided by the applicant or any other Member who wishes to give input regarding the Modification Activity. If the Modification Activity is, in the opinion of the Reviewing Body, likely to be controversial or a matter of substantial community interest, the Reviewing Body may require additional notice or an on-site sign in a form approved by the Reviewing Body such that it is placed on the Lot for a reasonable time [as determined by the Reviewing Body] to give additional notice to the community regarding the pending application.

Reasonable efforts shall be made by the Reviewing Body to review and respond to an application within forty-five (45) days of receipt of all required information.¹ Any Owner whose application is denied by the Reviewing Body may request an appeal and hearing before the Board of Directors, but the decision as to whether an appeal and hearing shall be granted, and the form of such hearing shall be determined solely by the Board of Directors. If the Reviewing Body fails to respond within Forty-Five (45) day period, the Modification Activity shall be deemed denied by the Reviewing Body.

- F. Notice of Decision of Reviewing Body.** Upon completion of review by the Reviewing Body, if possible, one set of plans will be returned to the Owner accompanied by a letter indicating the Reviewing Body's decision. The action of the Reviewing Body shall be stated in one of the following ways:
1. "Approved." The entire application submitted is approved in total.
 2. "Approved as Noted." This is a conditional approval. The application submitted is partially approved or approved with conditions. Strict, not substantial compliance, with the conditions is required. An Owner may only proceed with the work to be performed if it complies strictly with all conditions set forth in the letter from the Reviewing Body, or on or in any document enclosed with the letter.
 3. "Not Approved" (Denied). The entire application submitted is not approved and no work shall commence.
- G. Effect on Building Permit or Other Government Approval.** If the application for a Modification Activity submitted by an Owner requires a building permit or other Governmental Requirement, approval by the Reviewing Body is not a guarantee that such permit or other Government Requirement will be approved by the appropriate Governmental Agency. If the appropriate Governmental Agency requires modification to the plans approved by the Reviewing Body, such modifications must also be approved by the Reviewing Body in order for the Owner to proceed with the Modification Activity. Proof of Governmental approval is required for any and all applications and Owner shall provide the Reviewing Body with a copy of such permit or approval prior to commencement of any work.
- H. Effect of Modifications on House Warranties.** Owners are responsible for verifying the effect of any proposed modifications against any existing warranties for nullification concerns.
- I. Owner Responsibilities.** It is the responsibility of each Owner to comply with all requirements of this Architectural Criteria in addition to the Declaration and any applicable supplemental declarations.

SECTION III – RESIDENTIAL ARCHITECTURAL CRITERIA

- A. Architectural Character.** Original home styles are to be maintained except as approved by the Reviewing Body.
- B. Architectural Impact on Nearby Property.** Applications for additions to a structure shall be reviewed for proximity to setback lines, impact on drainage, significant buffering foliage, and access for drainage and

¹Forty-Five (45) days starts from the date the Reviewing Body acknowledges receipt of an application containing all the required documentation as defined in this Architectural Criteria and related to the Modification Activity. In the event the information submitted to the Reviewing Body is, in the Reviewing Body's opinion, incomplete or insufficient in any manner, the Reviewing Body may request and require the submission of additional or supplemental information. The Applicant shall, within Fifteen (15) days thereafter, comply with the request.

utilities. Where the Reviewing Body determines that there is a significant adverse impact, the application will be “not approved” or “approved as noted” or conditional words of similar effect.

C. Standards May Vary. Design or exterior changes appropriate for Lots in one area may not be applicable to another area.

D. Waiver of Standards. The Reviewing Body shall have the right, in its sole discretion, to waive, in writing, specific standards as they apply to an application if the Reviewing Body determines, in its sole discretion, that such waiver is warranted as a result of special conditions or factors not commonly encountered and such waiver will not have a material adverse impact on this Architectural Criteria and the community. Any waiver shall be limited to the maximum extent feasible while responding to the special conditions or factors.

E. Exterior of Home & Lot Modifications.

1. Approved Materials. Unless expressly approved by the Reviewing Body, all materials used in maintenance, repair, additions, and alterations shall match those used in the original construction of the dwelling unit as to color, composition [size and shape], type, and method of attachment. When storm, or hurricane windows are added or replaced with new materials, the description, trim color and glazing specifications on those materials and related materials shall be included with the application for addition or replacement to ensure that the long-term appearance will be compatible and will not degrade with long term exposure to the elements. The Reviewing Body may allow substitute materials.
2. Architectural Design. The architectural design of any and all additions, alterations, repainting, and renovations to the exterior of an existing home shall conform to, or be compatible with, the design of the original home in style, detailing, materials, and color. Any such addition, alteration, or renovation shall be made only after application to, and written approval by, the Reviewing Body.
3. Setback Lines. Setback lines for the community are usually defined by both the Developer and the county and recorded on the applicable plot plan or stated in the applicable Declaration for the purpose of protecting against overbuilding a property site and imposing improperly on neighboring properties. All additions to homes shall be built within the established setback lines for the community regardless of any waiver or variance granted by a local Governmental Authority. The minimum setbacks are set forth in part in **Exhibit A**. If a Lot has more stringent setbacks than those in **Exhibit A**, more stringent setbacks shall apply, and county setback approval is not considered Association approval.
4. Arbors/Archway/Trellises. Refer to Section IV – Landscape and Hardscape Guidelines (D) of this Architectural Criteria.
5. Basketball Goals (Portable & Inground). No portable or permanently fixed basketball backboards are permitted.
6. Covered Patios. Homes with a covered rear patio may later enclose the patio with screening or a combination of windows, doors, and screening with the prior written approval by the Reviewing Body. All screened structures must be constructed using dark bronze aluminum framing and black or charcoal screening [but not a combination of the two]. Any renovation of a covered patio to a screened patio (or a window/screen combination) or patio addition, extension, etc. shall be made only after application to, and prior written approval by, the Reviewing Body. Conversion to an air-conditioned living space may void warranties the Owner has from the Developer or original builder and may be a violation of county code or ordinance. Association approval is not proof of or tantamount to approval by the county.

7. Decorations. No decorative objects including, but not limited to, bird baths, light fixtures, sculptures, statues, or weathervanes shall be installed without the prior written approval of the Reviewing Body. Decorations such as potted plants or flowers attached to walls or suspended from a covered structure are acceptable if the decorative features are in harmony with the property's frontal view. For ground mounted landscape accessories refer to Section IV (D) of this Architectural Criteria.
8. Decorative Outdoor Furniture.
 - a. Patio Furniture -Decorative outdoor patio furniture shall be in harmony with the frontal view of the home in style and color. The maximum height of permissible furniture is three (3) feet and the maximum width is five (5) feet. Decorative outdoor patio furniture in the front of the home may only be placed in the covered front porch area. All decorative outdoor patio furniture must be designated as outdoor furniture and shall be subject to prior written approval by the Reviewing Body. Furniture normally used for indoor only use shall not be permitted as outdoor furniture.
 - b. Yard Furniture - Yard furniture (e.g., lawn chairs, lounges, gliders, tables, and umbrellas) are not permitted in front yards, including courtyards. Yard Furniture in rear yards shall be placed no closer than ten (10) feet to the nearest property line and must be placed on hardscape material adjacent to the house. Furniture normally used for indoor only use shall not be permitted as outdoor furniture.
9. Driveway Extensions & Redesigns. All driveway extensions and redesigns must be submitted to the Reviewing Body for prior written approval. Widening of driveways shall be limited to a maximum of two (2) feet on each side of the driveway for a total of four (4) additional feet. All other driveway modifications shall be reviewed on a case by case basis by the Reviewing Body. The driveway extension shall be of the same material, finish, design and color as the original driveway.
10. Exposed Rafters. Exposed rafter type covers shall match the house material and color when the patio is attached or has a common side with the home and shall be installed only after application to, and prior written approval by, the Reviewing Body.
11. Exterior Doors. Exterior doors must be a solid color and shall be compatible with the color scheme of the house and surrounding community. Front door material shall be suitable for front door installations. Storm doors shall be of manmade material such as fiberglass (no wooden storm doors). Glass inserts with storm-safety ratings are permitted with prior written approval by the Reviewing Body.
12. Exterior Paint and Trim. Changes to the exterior paint and trim of the house must be submitted to the Reviewing Body for prior written approval. The proposed colors scheme should be in compliance with this Architectural Criteria and aesthetically in harmony with the community design. Monotony rules will apply.
13. Fence/Gates. Refer to Section IV(F) of this Architectural Criteria.
14. Fire Features (including Barbecues, Chimneys, Fire Pits, and Fireplaces). Outdoor fireplaces/features (including barbecues, chimneys, and fire pits) shall be consistent with all applicable governmental codes, including, without limitation, the regulations of St. John's County and the Florida Fire Prevention Code. Outdoor fireplaces shall be located in the rear yard or on rear patio areas and shall be simple and residential in design. Outdoor fireplaces with highly-independent designs, overly ornate designs, or commercial-looking designs are not allowed. Unfinished or painted precision concrete block is not allowed. The color and finish of stucco fireplaces shall be the same as the color and finish of the stucco on the house and shall avoid obstructing views of the surrounding properties. If the top of the outdoor fireplace is greater than the top of the perimeter wall or fence, or if the outdoor fireplace is located adjacent to an open view fence, then the outdoor fireplace shall be designed so that its form, material, and color are compatible with the

architecture of the house. Outdoor fireplaces of six feet (6') or less in height shall be located a minimum of three feet (3') clear from the house, patio perimeters and fences. Outdoor fireplaces between six feet (6') and twelve feet (12') in height shall be located a minimum of five feet (5') clear from the house, patio perimeters and fences. Outdoor fireplaces twelve feet (12') in height shall be located a minimum of ten feet (10') clear from the house, patio perimeters and fences. The maximum allowed outdoor fireplace height from the original lot grade is twelve feet (12'). Trees and/or shrubs shall be planted in the three to ten foot (3-10') clear area between the property line (or perimeter wall or fence) and the outdoor fireplace, to completely screen the appearance of the back of the outdoor fireplace from adjacent neighbors. Outdoor fireplaces/features must either burn liquid propane gas or manufactured logs (e.g. Duroflame or its equivalent) Outdoor fireplaces/features shall be properly maintained and may not create an unreasonable nuisance to surrounding properties. Firepits are permitted if structurally sound, permanently constructed and with a maximum diameter of five (5) feet, and no closer than twenty (20) feet from any existing structure. Wood fuel storage is to be no closer than twenty (20) feet to the firepit, and no closer than ten (10) feet from any constructed dwelling. Prior written approval indicating the location, material, color and dimensions of the fire pit are required.

15. Flags. No flag or banner shall be exhibited, displayed, inscribed, painted or affixed in, or upon any part of the community that are visible from the outside without prior written approval of the location of the flag by the Reviewing Body other than: one (1) American Flag per Lot; one (1) freestanding flagpole that is not more than twenty feet (20') high on any portion of such Owner's Lot if not erected within or upon any easement. The flagpole may not be installed any closer than then (10') from the back of the curb, or within ten feet (10') of any lot boundary line. Additionally, Owners shall be permitted to fly flags that will be approved by the Reviewing Body which include (1) official flag of the State of Florida displayed in a respectful manner, and one (1) portable, removable, official flag, not larger than 4 ½ feet by 6 feet and displayed in a respectful manner, which represents the United States Army, Navy, Air Force, Marine Corps, Coast Guard, or POW-MIA flag, or as allowed by Florida Statute 720. All flags shall be maintained in good condition and should not be displayed on days when the weather is inclement. Proper lighting is required for nighttime display of the American Flag and U.S. Flag Code section 6(a) Flag Code section 6(a), which states: "It is the universal custom to display the flag only from sunrise to sunset on buildings and on stationary flag staffs in the open. However, when a patriotic effect is desired, the flag may be displayed twenty-four hours a day if properly illuminated during the hours of darkness."). Flags or signs for colleges or professional sports teams may be displayed one day before, the day of, and one day after a sporting event (a maximum of three (3) days). Flags and signs for sports teams cannot exceed twelve (12) square feet.
16. Front Area and Courtyard. Front courtyards with fence structures are not permitted unless they are part of the original design of the home as installed by the Declarant. No part of the front entry/porch/courtyard shall be enclosed by screen or full walled (floor to ceiling) structure.
17. Front Entryway and Porch. Modifications to the front entryway and porch which are visible from the street must be in compliance with this Architectural Criteria and aesthetically in harmony with the individual and neighboring properties and shall be made only after application to, and written approval by, the Reviewing Body.
18. Garage. No garage shall be permanently enclosed so as to make such garage unusable by an automobile, and no portion of a garage originally intended for the parking of an automobile shall be converted into a living space or storage space. No garage opening shall have a screen covering unless screen, tract, and/or

frame are located on the interior of the garage opening, able to be rolled up or retractable, shall not be visible from the outside of the home when the garage door is closed.

19. Generators. Temporary generators are permitted without prior written approval by the Reviewing Body. Temporary generators are to be stored in such a manner as not to be viewed from the street or adjacent neighbor when not in use. When use of a temporary generator is no longer required, then the generator is to be stored from sight. Permanent generators may be permitted with prior written approval by the Reviewing Body. Permanent generators are to be mounted on a fixed foundation and permanently connected to the house electric power circuit according to manufacturer recommendations and governmental body codes and regulations. Permanent generators are to be set back a minimum of fifteen (15) feet from the front of the house, and to be permanently fixed adjacent to the house. Fuel and exhaust are to be handled according to manufacturer recommendations and governmental body codes and regulations. Permanent generators are to be screened from street view with appropriate landscaping installed at the same time as the installation of the permanent generator. All screens, whether landscape structure or plant materials and shall not be placed within three feet (3') of the property line. Fence panels are not considered acceptable screening materials. Concrete block or wood framed walls will be permitted if they have an appropriate foundation, do not exceed forty-eight (48) inches in height, and are covered with a stucco finish that is the same color as the home's exterior (**Please refer to owners an operating manual for your generator brand and model to ensure that any such screening meets the manufacturers recommendations for air flow and ventilation.*)
20. Gutters and Downspouts. The location, type, and color of all gutters, downspouts, splashguards, and gutter guards, shall be approved by the Reviewing Body prior to installation. Location of all downspouts including the direction of water flow should be noted on the drawing submitted to the Reviewing Body. All gutters, downspouts, and splashguards shall be constructed of aluminum. All gutters must be maintained in a neat and attractive condition similar to that of when they were first installed.
 - a. Gutters. All gutters shall be seamless, between 4" and 7" wide, and constructed of aluminum. The color of all aluminum gutters shall match the color of any preexisting gutters installed by the builder, or if no gutters were installed by the builder, gutters colors should be consistent with the color scheme of the home or surface that the gutters are attached to, or white.
 - b. Splash Guards. All splash guards shall match the color of the approved gutters.
 - c. Gutter Guards. All gutter guards shall match either the color of the shingles or the approved gutters.
 - d. Downspouts. All downspouts shall be seamless (*unless a break or angle in the downspout is required*) and constructed of aluminum. The maximum dimensions for all downspouts is 3"x 4". The color of all aluminum downspouts shall match the color of approved gutters, the dwelling unit' exterior color or trim, or they may be white. Owners shall prevent downspouts from being installed on the front of the dwelling unit and shall divert to the side or rear of the home. The preferred location for downspouts shall be the sides or rear of the dwelling unit. However, the Reviewing Body understands that this is not always feasible and will approve a variance for a downspout on the front of the home based on the recommendation from the gutter installation company stating why the rear or side of the home is not a viable option.
 - e. Splash Blocks. All splash blocks should be placed or screened in such a way as to not be visible from the road and should blend in with the landscaping or exterior color of the dwelling.
21. Height of Building. The height of the roofline of any addition to an existing home shall not be higher than the original roofline.

22. Holiday Décor and Lighting. Temporary statues, artifacts, and other holiday decorative landscaping accessories are allowed within a reasonable period not to exceed 45 days prior to, during, and after a holiday season; provided that all such items shall be removed fourteen (14) days after the holiday.
23. Holiday Lighting. Holiday lighting and decorations will be permitted so long as the lights and decorations are unobtrusive, are installed only during the appropriate season, and are removed within fourteen (14) days after the holiday.
24. Hurricane Protective Systems (Hurricane Shutters). Hurricane Shutters shall be used as a protection system only in the event of an oncoming storm and are not to be confused with decorative shutters. The system may not deviate from the aesthetic look of the homes. The system may not be implemented earlier than seventy-two (72) hours prior to a storm's arrival and must be removed and stored no later than seventy-two (72) hours after the storm warning or storm watch has expired. Panel, accordion, and roll-up style hurricane shutters may not be left closed when there is no named storm within 100 miles of the Association. Manufacturers' catalogs and the selected design shall be provided to the Reviewing Body.
25. Lot Drainage/Roof Drainage. As provided for in the Declaration, no person shall alter the drainage flow of the Surface Water or Storm Water Management System, including buffer areas or swales, without prior written approval of the local Water Management District and the Reviewing Body. All new or altered roofs shall drain to the ground solely within the deeded Lot area. No roof shall drain directly onto a neighboring property. Roof gutter downspouts shall be directed to splash blocks or other impervious surfaces, plastic flexible drain tubes, or to undersurface drainage lines within landscaping. Owners are responsible for their own drainage and may be required at their own expense to install French drains or similar devices.
26. Pergolas/Gazebos. Pergolas and gazebos are not permitted in front or side yards. The placement of pergola or gazebo structures shall be at least ten (10) feet from any rear Lot line [the Association is not a guarantor of any particular Lot's view] and may only be installed in the rear yard, and may not be taller than the roof line. Application for size, materials, and placement shall be submitted to and approved by the Reviewing Body prior to installation. Maximum height, width and overall area size are applicable.
27. Plantings & Hedges. Refer to Section IV – Landscape and Hardscape Guidelines (B) of this Architectural Criteria.
28. Play Structures/Skateboard Ramps/Sports Equipment/Tree Houses/Trampolines. Except such as are installed by Declarant, no recreational, playground or sports equipment shall be installed or placed within or about any portion of the Community without prior written consent of the ARC. No skateboard ramps or play structures will be permitted without the prior written approval by the ARC. Such approved equipment shall be located at the rear of the Lots or on the inside portion of corner Lots within the setback lines. Tree houses or platforms of a similar nature shall not be constructed on any part of a Lot. Rules and Regulations governing recreational playground or sports equipment, or facilities may be adopted by the Association from time to time. For Basketball Goals refer to Section III (E)(3) of this Architectural Criteria.
29. Shade Devices. Man-made screens and shade devices must appear as an integral part of the building elevation and shall be made of materials that complement the home. Awnings or any other shading devices shall only be applicable to windows and doorways and not ancillary equipment. Such devices shall be in harmony as to size, style, and color with the house and application to shaded opening. Fabric awnings or similar shading devices may be permitted on the rear of the home when the color, which must be solid, is muted and consistent with the color of the home, roof, shutters and community-wide standards; and only upon prior written approval by the Reviewing Body. The color of the exterior shading devices shall

- complement the home. Awnings or such other devices shall have a retractable feature, either mechanical or manual, for storage in inclement weather. Fixed awnings are not permitted. Shading devices shall not extend over ten (10) feet. Any shade device that in the sole determination of the board of directors has deteriorated or dilapidated [i.e. holes, torn material, faded coloration, etc.] shall be replaced with a like kind shade device or removed upon written notification.
30. Sheds, Outbuildings, Storage Buildings etc. No temporary or permanent utility or storage shed, storage building, tent, or other structure or improvement shall be permitted, and no other structure or improvement shall be constructed, erected, altered, modified or maintained upon any portion of the Lot.
 31. Shutters and Window Boxes. Upon approval by the Reviewing Body, shutters and/or window boxes may be installed. Shutter design and color and window box design and color shall be complimentary to the home design, shall match the home's exterior or trim color if painted, and overall aesthetic of the community.
 32. Slope of Roof. No alterations or improvements shall be made which provide a roof slope of not less than three (3) feet vertical to twelve (12) feet horizontal. All screened areas shall have roof designs with a minimum pitch of three (3) feet vertical over a twelve (12) foot horizontal. Pitches can be broken to match the existing house roof, but no screened roof design shall appear as a flat pitched surface from any external elevation. Current dwelling designs will be considered.
 33. Vegetable Gardens. The location of vegetable gardens may be permitted with prior written approval from the Reviewing Body. Vegetable gardens shall be no larger than ten (10) feet by twenty (20) feet and shall be no closer than ten (10) feet from any property boundary. No vegetable plants shall be allowed to grow taller than five (5) feet in the backyard or one (1) foot in the front yard. Vegetable gardens shall be weeded not less than weekly in order to maintain a neat manicured appearance. Once the growing season has ended the exhausted plants must be removed and the ground tilled and maintained during the non-growing season or replaced with season appropriate plants or sod. If unused for more than one year, the Owner shall revert the area to a grassy area using sod.
 34. Exterior Grading Relative to Wall or Door Height. All room additions and enclosures shall have a minimum interior wall height from finished floor to the lowest ceiling of the existing structure. Exterior doors shall open to a level structural landing if the step down to resulting grade exceeds eight (8) inches.
 35. Waste & Recycling Containers. No Lot shall be used or maintained by an Owner as a dumping ground for rubbish, trash, or other waste. All trash, garbage, and recyclables shall be stored in covered containers, which shall be kept in the garage, or upon an exterior concrete or paver foundation using an approved visual screen as determined acceptable by prior written approval of the Reviewing Body, except when they are being made available for collection, and shall be subject to any restrictions in the Declaration or Rules and Regulations promulgated pursuant to the Declaration. Trash and Recycling containers shall not be curbside for more than 24 hours and must be brought back to storage before end of trash or recycling collection day. No outside burning of trash or garbage shall be permitted.
 36. Water Features. For the purpose of this document, fountains (non-wall-mounted, semi-permanent decorative landscape additions) are considered a water feature capable of producing a continuous recirculating flow of water from a self-contained reservoir. Water features are used to enhance the house landscaping. A water feature shall be limited to a height of four feet (4') above the finished grade of the lot; however, if a water feature is located against a wall of the house, then the water feature may not exceed eight feet (8') above the finished grade of the lot. A water feature may be installed in the front or rear yard only, may not detract from the overall landscape theme and shall be placed in a planting bed. The water feature shall not visibly damage existing walls or fences. Colors shall be compatible with the house. Only

one (1) water feature is permitted and may be restricted when used in conjunction with other larger landscape accent items including bird baths. The application shall include the water feature's water source, pump, electrical layout and plumbing layout. The water source, pump, electrical and plumbing shall be designed and located to be unobtrusive. Noise shall be controlled to minimize the impact on neighbors. Water features may be permitted with prior written approval of the Reviewing Body.

37. Window or Wall AC Units. No window, wall, floor or ceiling air conditioning units may be installed in any window, wall, floor or ceiling of any portion of the home, irrespective of whether it is visible or not.
38. Water Softeners & Filtration Equipment. Water softener or filtration equipment installed on the exterior of the home shall be on a concrete or paver foundation and properly screened from view from the street and from the neighbor's Lot in a manner approved by the Reviewing Body.

SECTION IV- LANDSCAPE AND HARDSCAPE GUIDELINES

- A. Landscaping.** All Owners of Single Family Lots shall be responsible for maintaining, repairing, and replacing at their own cost and expense all landscape and irrigation improvements originally installed by the Declarant or Builder on their Lot and for any additional landscaping items added by the Owner after prior written approval by the Reviewing Body. Replacement of individual plants or trees with the same species and quantity is permitted without prior approval by the Reviewing Body.
- B. Landscaping for Lots.** Landscaping must be consistent with the following minimum requirements which are subject to change via promulgated rule and restriction changes made by the board of directors:
 1. Commonly Used Plant Material. Refer to **Exhibit C** for a list and description of recommended plant materials (this is not an all-inclusive list). Yards shall be completely sodded with an approved turf variety. Lake lots must be completely sodded to the property line. Use of artificial flowers or trees anywhere outside the roofed area of the house is prohibited. Use of annual plants in planting beds is acceptable without prior written approval by the Reviewing Body on Single Family Lots.
 2. Street Trees. Clay County requires Murray Farms to maintain street trees on all lots. Owner may not remove street trees from their lot; however, Owner may switch out their street tree with a different county approved street tree.
 3. Irrigation Systems. All developed home sites and landscaped plantings shall be maintained by a fully automatic underground watering system. When using sprinklers, care should be taken to avoid over spray on patios, sidewalks, streets, and driveways ("**Hardscape**"), structures, windows, and adjacent properties
 4. Landscape and Lawn Maintenance. Maintenance of Single-Family owner lawns shall include planting, sodding, and maintaining of the landscaping, shrubbery, lawn, mowing lawns, fertilization, weed and lawn pest control, weeding of landscape areas, keeping installed irrigation system functioning, and all related and/or affiliated activities as determined by the Association in its reasonable discretion.
 5. Planting Beds. The planting beds located on Single Family Lots that were provided by the Developer or Builder (or previously approved via the modifications process) may be planted with any plants from the list of the commonly used plants found in **Exhibit C**. Additionally, plants other than those listed in **Exhibit C** may be considered for approval by the Reviewing Body. The expansion, redesign of the shape of the planting bed, and/or addition of planting beds other than those installed by the Builder need to be approved by the Reviewing Body. The reduction of landscape beds installed by the Builder is not permitted.
 6. Plantings & Hedges. Landscaping in and next to the front entry, porch, or driveway areas on Single Family Lots shall be subject to prior written approval by the Reviewing Body. If approved, the plantings must be

maintained to present a neat appearance with no overgrowth onto roofs. Plantings may be suspended or placed on pedestals or placed in decorative containers with applicable irrigation devices without approval from the Reviewing Body. Owners are not permitted to have more than three (3) potted/hanging plants visible from the front of the home and not more than six (6) potted/hanging plants or landscape accessories on their Lot at any one time. All pots are to be neutral or muted in color and blend with the overall scheme of the community. Except as otherwise permitted by Florida Law, no artificial grass, plants, or other artificial vegetation, or rocks or other landscape devices shall be placed or maintained upon the exterior portion of any lot. No hedges shall be permitted to extend more than three (3) feet in front of the front elevation of the home, and in no case shall any hedge irrespective of location be permitted to exceed five (5) feet in height.

7. Rocks. When substituting rocks for existing landscaping mulch on Single Family Lots, the average size of the rock shall not exceed two (2) inches in diameter and shall have a smooth surface. All landscaping rocks are to be of the same color scheme. White rock shall not be permitted in any landscape beds. Replacement of landscaping mulch with rock requires approval by the Reviewing Body.
8. Swales. Plants, flowers, topsoil, planter beds, shrubs, and trees shall not be installed in the swale so as to obstruct storm drainage along the side or rear portion of any Lot. Owners who install improvements to their Lot that result in any change in the flow and/or drainage of the surface water shall be responsible for all of the cost of drainage problems resulting from such improvements.

C. General Landscaping Criteria. Basic planting requirements should, at a minimum, address the following areas:

1. Approvals. The Reviewing Body may reject any proposed plant it considers inappropriate or invasive, such as bamboo.
2. Permitted Ground Cover. The ground surfaces of all Lots except that occupied by hardscape or structures shall be covered with a combination of landscaping, sodded grass lawn, planted ground cover, and approved inert materials as listed in **Exhibit B**. The percentage of sodded grass lawn area installed in the original landscape plan for each lot shall remain the same unless otherwise approved by the Reviewing Body. If a living ground cover is proposed in place of the sodded lawn, prior written approval shall be secured from the Reviewing Body prior to the commencement of work. For the purpose of this Architectural Criteria, topsoil or decomposed granite shall not be considered inert material. No artificially colored or painted rock shall be permitted. Ground cover or inert material shall not be used to spell out names, nicknames, names of states, city athletic teams, slogans, states, emblems, geometric patterns, or any other communication. In order to prevent soil erosion and to maintain positive drainage, the original grades of the Lot shall be maintained during landscape and sod installation. For this reason, a minimum sod buffer equal to that of the original sod installation on the front curb and rear property line must be maintained as a drainage area. Lagoon top of slope and banks are included in the sod buffer. The Lot Owner shall hold harmless the Developer, the Association, and the Association's management company for any property damage, including damage to the house, caused by an alteration of the grades or changes in the drainage patterns in connection with the design, installation, or maintenance of Owner's landscaping done by Owner or hired landscape contractor.
3. Dead or Diseased Plantings. Dead, dying or terminally diseased plantings or trees on Single Family Lots shall be promptly removed by Owner and all material resulting from the removal must be disposed of properly. Removed plantings or trees shall be replaced by Owner with a planting or tree previously approved by the Reviewing Body unless otherwise authorized by the Reviewing Body.

4. Natural Vegetation. Natural vegetation shall be maintained in a neat and attractive manner. Vines are not permitted to climb fences or the structure.
5. Restrictions on Paved Cover. Walkways may be expanded to a maximum of sixty (60) inches wide including any decorative trim or edging upon prior written approval by the Reviewing Body. Other changes to walkways/driveways are limited to approved colors, patterns, texture, coatings and materials and extensions must match the walkway that is being expanded.

D. Landscape Accessories. Landscape accessories are considered any items placed in the Lot that have not already previously been discussed in this Architectural Criteria, including but not limited to lighting. No more than three (3) total ground landscape accessories including, but not limited to, artifacts, statues, garden gnomes, garden flags, landscape art, etc. shall be allowed on the front or sides of any Single Family Lot where visible from the street. No landscape accessory mounted on street facing walls shall be in excess of eighteen (18) inches in height. No Landscape accessory shall be mounted on entryway columns where visible from the street. Properties facing streets on two or more sides shall use landscaping to screen accessories.

1. Arbors. Arbor construction and installation shall be applied for and approved through the Reviewing Body and are considered a landscape accessory. The placement of arbor structures shall be at least twenty (20) feet from any neighbor's Lot line, may not obstruct a neighboring Lot's view of a natural landscape features including, but not limited to, a pond or common green space [although the Association does not guaranty any Lot owner or resident any particular view, sightline or right], and may only be placed in the rear yard. The maximum size of any arbor shall not exceed the height of eight (8) feet, the width of three (3) feet, and the depth of two (2) feet with the wider dimension parallel to the rear Lot line. The arbor shall have approved vegetation, which will be required on the finished product. Application for size, materials, and placement shall be submitted and approved for prior to installation by the Reviewing Body. Vegetation shall be maintained to present a neat appearance with no overgrowth onto roofs, the side of the house or walkways.
2. Bird Houses/Feeders. Bat houses, butterfly houses, bird houses, and bird feeders, shall be designed and placed to be in harmony with the surrounding environment, and shall only be placed in the rear yard. Houses and feeders other than Martin houses shall not exceed six (6) feet above ground level. Martin houses shall not exceed two (2) levels and shall not exceed twenty (20) feet above ground level. No house or feeder shall constitute a hazard to neighboring properties or be a haven for pest animals. No domesticated or wild fowl livestock, including chickens, shall be permitted.
3. Animals. No non-domesticated animals shall be kept or housed on the property. No domesticated animals/pets shall be permanently housed outside of the primary dwelling. No animals/pets shall be left unattended outside the primary dwelling overnight. Beehives or apiaries shall be not be kept or housed on any portion of the Lot or Home. Dog houses and other animal dwellings are not permitted. Dog runs and other fencing or enclosures for pets are not permitted.
4. Fountains. Fountains shall be limited in height to four (4) feet six (6) inches above the natural grade of the Lot. Any fountain shall be of natural material, color, and design, each of which is compatible with the overall architectural theme of the community. Fountains shall be permitted in the front yard and rear yard of all residential homes. No more than one fountain shall be permitted in each yard. Fountains shall be subject to review by the Reviewing Body for style and placement. Fountains must be maintained in clean and operable conditions. For Water Features such as koi ponds refer to Section III (E) of this Architectural Criteria.
5. Ground Mounted Landscape Accessories. Ground mounted landscape accessories may not be in excess of three (3) feet in height. Examples include, but are not limited to, low ground flags, statues, sculptures, bird

baths, plant stands, potted plants, lawn ornaments, lighthouses, and other miniature structures. Ground mounted landscape accessories are required to be located in planter beds and shall not be installed in sodded locations. No ground mounted landscape accessories shall be construed as political or divisive in nature.

6. Holiday Decorative Accessories. Refer to Section III (E) of this Architectural Criteria.
7. Trellises. Trellis construction and installation shall be applied for and approved through the Reviewing Body and are considered a landscape accessory. The placement of trellises shall be in a planting bed and only in the rear or side yard. The maximum size of any trellis shall not exceed the height of eight (8) feet, the width of three (3) feet, and the depth of six (6) inches with the wider dimension parallel to the side or rear Lot line. The placement of a trellis in a side yard planting shall not be more than two (2) feet from the wall of the house. The trellis shall have approved vegetation, which will be required on the finished product. Application for size, materials, and placement shall be submitted and approved for prior to installation by the Reviewing Body. Vegetation shall be maintained to present a neat appearance with no overgrowth onto roofs or walkways.

E. Plastic Sheeting. The use of solid plastic sheeting or polyethylene over ground cover areas will not be permitted. If landscape fabric is used, it must allow the free flow of water, air, and gases to and from the soil. Weed control fabrics may only be used with prior written approval of the Reviewing Body. All weed control fabrics must be kept thoroughly covered with a three (3) to four (4) inch layer of approved mulch material.

F. Fencing.

1. Decorative Fences. Decorative fences are not permitted.
2. Visibility on Corners. No fences shall be placed or permitted on a corner Lot where such obstruction would create a visibility issue.
3. Fence Guidelines.
 - a. No fence shall be constructed on any Lot without prior written approval of the Reviewing Body. Only forty-eight (48") two rail black aluminum picket fence is permitted on Single Family Water Lots within the community. White Vinyl Privacy fencing is permitted only on non-water lots. See **Exhibit D**.
 - i. **Lots 1 – 22 shall be 4 foot two rail black aluminum fence only.**
 - ii. **Lots 23 – 73 shall be 6 foot white privacy vinyl.**
 - b. Wood fences in any color, and chain link (or chicken wire or similar) fencing is not permitted.
 - c. All fencing shall be installed upon the property line along the interior rear and interior side yards and shall attach no farther forward than 1/3 the length of the home as measured from the rear corner of the dwelling or as close as is feasible as shown on **Exhibit E** unless an easement prevents such installation.
 - d. Any fencing installed on a lot adjacent to a pond must be installed at the top of lake bank.
 - e. The installation of parallel fencing is not permitted within the community (i.e. if a neighboring lot has existing side yard fence, applicant must tie into the existing fence with their fence regardless of whether the neighboring fence and applicants' fence are the same type.).
 - f. Owner is responsible for any damage or drainage issues on their lot and that of any neighboring home(s) as a result of the fence installation.
 - g. Fencing is not permitted to be installed on the property line if the lot is encumbered by an Unobstructed Access & Maintenance Easement

- h. All fences shall be pressure washed, repainted, or replaced when necessary to maintain original appearance. Gates shall be the same material and height as the fence and a minimum of Sixty (60) inches in width to allow landscaping equipment to fit through opening.

G. Privacy Hedging/Plantings. Plantings used for screening or landscaping along property lines shall require prior written approval by the Reviewing Body and shall be located or designed to not interfere with swale drainage. No plant or other landscaping may be located on an easement. Any privacy hedges installed on a property line must be maintained so as not to extend over the property line or interfere with a neighboring Lot. **THE MAXIMUM HEIGHT FOR PROPERTY LINE PLANTINGS ON LAKE AND CONSERVATION LOTS SHALL NOT EXCEED FIVE (5) FEET SIX (6) INCHES TALL. PROPERTY LINE PLANTINGS ON BACK TO BACK LOTS OR ON LOTS THAT BACK UP TO COMMON AREA GREEN SPACE MAY NOT EXCEED TWELVE (12) FEET TALL.** Privacy screening shall not be installed in the front yard which is any portion of the Lot between the right of way and the front elevation of the residence.

H. Ancillary Equipment.

1. Antennas, Aerials, and Satellite Dishes. No antenna, aerial, satellite dish, or other device for the transmission or reception of television, or radio (including amateur or ham radios) signals of any kind will be allowed outside the dwelling unit, except those antennas whose installation and use is protected under Federal Law or regulations (generally, certain antennas under one meter in diameter) provided that an application for such an antenna or other device shall be submitted to the Reviewing Body and such application will only be approved if:
 - a. The antenna or other device is designed to assure the minimal visual intrusion possible (i.e., is located in a manner that minimizes visibility from the street and preserves the community wide standard); and,
 - b. The antenna or other device complies with the maximum extent feasible with this Architectural Criteria within the confines of applicable Federal regulations, i.e., without precluding reception of a quality signal, or unreasonably increasing the cost of the antenna or device. The applicant shall provide reception readings taken by the installer or self for potential locations, which make the antennae least visible. The following are preferred locations:
 - Rear of the house, below the ridgeline.
 - Rear of the house attached to the roof or the fascia.
 - Side of the house, toward the rear, attached to the roof or fascia.
 - Side of the house, toward the rear, attached below the eave.
 - Ground mounted, rear of yard, painted and screened with shrubs.
 - Ground mounted, side yard, toward the rear yard, painted and screened with shrubs.
2. Exterior Appliances. Installation of exterior water softeners, water filters, trash or compost containers/piles, gardening storage areas and any hardscape enclosed areas (other than pool/spa and filter equipment described in Paragraph 4.13) are permitted upon prior written approval from the Reviewing Body and with adequate screening.
3. Exterior Sound Emitting Devices. Any interior or exterior sound emitting devices (speakers, sound players, insect/animal repellent/chasers, chimes, etc.) shall not create an unreasonable audible nuisance to the neighbors.

4. Interior Water Treatment. All interior water treatment systems shall be connected to the sewage system prior to initial use and at all times thereafter.
5. Mechanical Equipment. Mechanical equipment or other service areas such as utility boxes may be screened using landscaping but must allow for access to equipment for servicing.
6. Roof Top Decorations. Roof top decorations, cupolas and application of non-functional articles other than lighting, ventilating, solar panels, and antennas mentioned above are prohibited. Any changes to the rooftop design must be submitted in detail with the application to the Reviewing Body.
7. Window and Roof Mounted Equipment. Window and roof mounted equipment (including mechanical, air conditioning) shall not be allowed. Supplemental heating and cooling equipment may be installed in walls, and attic ventilation devices and solar panels may be installed on the roof with prior written approval of the Reviewing Body. A sound barrier may be required for added equipment.

I. Signage.

1. General Limitations. Posting of Signs of any kind shall not be displayed on a Lot, house (inside or outside), on or within a vehicle, or upon common Association areas except for those required by law.
2. No Soliciting Signs. Residents shall be permitted without prior written approval from the Reviewing body to post "no soliciting" signs near or on the front door, or in the front yard near the entrance to a courtyard. Such "no soliciting" signs shall be professionally prepared (no hand lettering) and shall not exceed 1 foot in height above grade if placed in the ground. Any such sign shall not exceed a size of thirty-six (36) square inches (i.e., three (3) inches by twelve (12) inches) whether placed in the ground, on the front door or in a window near the front door.
3. Security System Signs. Residents shall be permitted to post a sign from a security/alarm company providing services to such Resident or the home. One single-sided small security/alarm sign may be placed in the front yard where it is visible to persons approaching the house, and a sign may also be placed in the windows of the home. The sign shall be professionally prepared (no hand lettering) and shall not exceed two (2) feet in overall height from finished grade and/or seventy-two (72) square inches in size (i.e., eight (8) inches by nine (9) inches) if placed in the ground; or exceed sixteen (16) square inches in size (i.e., four (4) inches by four (4) inches) if placed in a window.
4. For Sale Signs. One "For Sale" sign or one "For Rent" sign may be placed in owners' lot when Owner intends to sell their home. Sign must be properly maintained. The size, style and color of the sign may require ARC approval prior to installing such sign. Sign shall be removed within 72 hours of entering into contract.
5. Exemption. Notwithstanding the above, Developer and its authorized designees shall be allowed to install any sign(s) necessary for purposes connected with the development of the community and/or as may be described in the Declaration.

J. Other Prohibited Exterior Features. The following features shall be prohibited from use in the community

- Clothes lines or clothes poles visible from the street or neighbors' lot, and any permissible clothesline must be removed when not in use
- Outdoor electronic pest control devices (bug zappers)
- Window A/C unit
- Above ground swimming pools
- Dog houses and other animal dwellings not identified in Section IV(D)(3) of this Architectural Criteria.
- Dog runs and other fencing or enclosures for pets

- Notwithstanding the above, Developer shall be allowed to install, or authorized its designees to install, any structure(s) necessary for purposes connected with the development of the community.

K. Lighting. The Owner is required to submit an application to the Reviewing Board for review for all exterior lighting modifications. No exterior lighting shall be permitted that constitutes a nuisance or hazard to any Owner or Resident.

1. Fence/Building Mounted. Exterior fence or building mounted light fixtures, including motion detector, spotlights and floodlights shall conform to the architecture of the house and shall be subject to approval of the Reviewing Body. Any enclosure of a light fixture shall be designed to conceal the lamp (bulb) and to direct the light downward. The color of the light shall be white, please refer to Holiday Lighting for information related to colored lights for holiday seasons.
2. Holiday Lighting. Refer to Section III (E) of this Architectural Criteria.
3. Lampposts. Lampposts (measured to the top of lighting fixture) shall not exceed eighty (80) inches in height, may have no more than two globes, and shall be subject to prior written approval by the Reviewing Body. Globes shall not create a lighting nuisance to surrounding properties. A lamppost is not considered a landscape accessory. Black is the acceptable color for all lampposts or such other color as the Board of Directors may permit.
4. Landscape Requirements. Junction boxes shall be placed below grade, or screened by landscaping, to minimize day-time visibility of the hardware.
5. Landscape/Walkways. Illumination of landscaping (thirty-six (36) inches high or less), as well as for walks and driveways shall be accomplished with low wattage fixtures, ground mounted. Decorative low voltage/solar light fixtures for low-level landscape and path lighting are permitted. Fixtures shall be installed and maintained in a vertical position. A maximum quantity of twelve (12) low-voltage or solar lights may be installed in front yards. A maximum quantity of twelve (12) low-voltage or solar lights may be installed in rear and side yards (combined).
6. Large Bushes/Trees. Illumination of large bushes and trees is subject to the Reviewing Body's prior written approval and shall be accomplished with standard or low voltage or solar (flood or spot) light fixtures, ground mounted and aimed vertically upward.
7. Spotlights/Floodlights. Exterior spotlight and floodlight fixtures shall be either non-motion or motion detector fixtures. Exterior spotlight and floodlight fixtures location(s), other than the original construction of the dwelling location(s), require prior written approval of the Reviewing Board.

L. Mailboxes. The Developer shall provide cluster mailboxes in a predetermined location. The color, size, appearance, and location of the mailboxes installed by Developer shall be preserved and shall not be altered, except that lettering with the name of the Owner may be affixed to the inside of the mailbox without obtaining prior written approval from the Reviewing Body. Costs for replacement and/or maintenance of mailbox clusters shall be shared by the Owners. Any single mailbox or mailbox replacement is subject to approval from the Reviewing Body and possibly by the United States Postal Service.

M. Pools, Spas, and Water Features. Above-ground spas and hot tubs are permitted upon prior written approval by the Reviewing Body in the rear yard and only if surrounded by a screen enclosure or sunroom. All screened structures must be constructed using dark bronze aluminum framing and black or charcoal screening. For approval of in-ground pool, in-ground spa, or water feature excavation, the Owner shall submit all plans including drawings, site plan, pool and decking material and color schemes to the Reviewing Body for approval

prior to commencing excavation. In most cases, it may be necessary to obtain approval from the appropriate Governing Authority. It will be necessary for a licensed and insured contractor to evaluate feasibility and manage the installation of pools and spas. A fence or screen structure shall be constructed around in-ground pools and in-ground spas in accordance with the provisions of these Guidelines. Pool/spa mechanical equipment shall be positioned adjacent to the house and obscured from view with shrubs or other landscape features. The excavation site shall be well maintained for safety purposes. Attention shall be given to the grading and drainage to prevent erosion. Owner accepts all potential liability related to changing of the Lot to install the pool, spa or water feature, such as drainage or water runoff issues that may impact the Lot or neighboring Lots and the Association shall be held harmless and indemnified by Owner as a condition for approval.

- a. Landscaping plans must accommodate any pool or spa application. Refer to Section IV(A-C) of this Architectural Criteria for landscaping requirements.

N. Outdoor Kitchens. Outdoor kitchens and built-in barbeques shall be subject to written approval by the Reviewing Body and upon approval may be placed in the rear yard only, adjacent to the house or patio and shall not extend laterally past the side wall of the house. The exterior surround shall match the color and finish of the house walls. Homeowners installing cooking equipment under a patio roof or inside a screen or glass enclosure should consider requirements for exhaust ventilation. Installation of roof mounted equipment is not permitted in accordance with Section IV(H) of this Architectural Criteria.

SECTION V - REVIEWING BODY SUBCOMMITTEES

The Reviewing Body shall be the Developer until such time as they appoint another party. The Reviewing Body may, as it deems necessary, establish and abolish subcommittees of the Reviewing Body whose role shall be to perform specific duties in aid of the Reviewing Body. Any authorized agent of the Reviewing Body, or of any Subcommittee established by the Reviewing Body, shall be authorized to perform the plan review and inspection of Lots as required pursuant to these Architectural Criteria. The operations and procedures of a Reviewing Body Subcommittee shall be established by the Reviewing Body upon its formation. The Reviewing Body Chairman shall appoint all members of a Reviewing Body Subcommittee. At least one Reviewing Body member shall be a member of the Reviewing Body Subcommittee. That member shall act as Chairman of the subcommittee. Appointees to the Reviewing Body Subcommittee need not be architects, owners, lessees, or residents and do not need to possess any special qualifications of any type except such as the Reviewing Body may, in its discretion, require. The Chairman will have authority to dismiss or replace Subcommittee members. At such time as the Developer owns no Lots within the Community, the Board of Directors may elect to serve as the Board and as the Reviewing Body without the need of an independent Architectural Review Committee or the like.

SECTION VI - ENFORCEMENT OF GUIDELINES AND REVIEWING BODY ACTIONS

In the event of a violation of this Architectural Criteria or any decision of a Reviewing Body, the Developer or the Board may take any enforcement action as deemed reasonable and appropriate. Any changes or amendments to the Architectural Criteria shall only apply to construction and modifications commenced after the date of such amendment. Changes shall not require modification or removal of structures previously approved once the approved construction has commenced. However, changes to, or replacement of, previously approved projects SHALL comply with the architectural criteria in effect at the time of the new modification application.

SECTION VII - AMENDMENTS TO ARCHITECTURAL CRITERIA

Developer may amend, modify, or supplement this Architectural Criteria at any time as long as it owns any portion of the Properties or has the right to annex additional property in accordance with the Declaration. Thereafter, the Reviewing Body, or if the Reviewing Body is not established, the Board of Directors shall have the authority to amend or change this Architectural Criteria. Any amendments, modification or supplements shall apply to construction and modification commenced after the date of such amendment only and shall not require modification or removal of Modification Activity previously approved once the approved construction or modification has commenced.

SECTION VIII - DEVELOPER IMPROVEMENTS

As part of the planning and development of the community, the Developer has prepared a development plan and provided certain architectural designs, color palettes, landscaping design packages, parks, park preserves (open space), streets, and model home packages. Market conditions, styles, marketing strategies, or other factors may cause Developer to change the type of models, size of homes, color palette of homes, landscaping styles or plant materials, construction methods or materials, or the landscaping on the common area as they deem necessary.

EXHIBIT A: BUILDING SETBACKS

The building setbacks described below are recognized by the Reviewing Body. Notwithstanding any other provision of law, all building setbacks shall meet these requirements, except for such buildings which are built by Developer pursuant to approvals obtained from the county, as applicable.

Front Yard:	20 feet minimum from face of garage
Side Yard:	5 feet minimum
Rear Interior Lots:	10 feet minimum
Rear Pond Lots:	10 feet minimum
Rear Wetlands:	10 feet minimum

EXHIBIT B: APPROVED INERT MATERIALS

Approved inert landscape materials shall include bark, hardwood mulch. Rock and/or stone of naturally pigmented color (i.e., as found in native form), rubber, and other materials as may be approved by the Reviewing Body from time to time. Pine straw may be approved for reasonable use in bedding, around shrubs and trees, and along the exterior walls of the dwelling. Pine straw is not acceptable as a sod substitute. Determination of whether a material is acceptable for inclusion in any specific situation shall be made by the Reviewing Body and shall be in writing.

Approved inert driveway, sidewalk, and porch paving, covering and coating materials shall include concrete, brick, textured/painted covering, natural pebble stone/epoxy coating, other previously installed surfaces, and other materials that may be found to be acceptable.

EXHIBIT C: COMMONLY USED PLANT MATERIALS

Accent Trees:

Crape Myrtle
Eagleston Holly
East Palatka Holly
Little Gem Magnolia
Nellie Stevens Holly
Red Maple
River Birch
Weeping Yaupon
Winged Elm

Buffer Trees:

Arizona Cypress
Eagleston Holly
East Palatka Holly
Little Gem Magnolia
Magnolia

Canopy Trees:

Bald Cypress
Cherry Laurel
Dahoon Holly
Drake Elm
Elm Tree 'Chinese Drake'
Laurel Oak
Live Oak
River Birch
Red Oak
Southern Red Cedar
Shumard Oak
Sweetbay Magnolia

Flowering Trees:

Bottlebrush
Crepe Myrtle
Dogwood
Magnolia
Redbud

Grasses

Aztec Grass
Fakahatchee Grass
Fountain Grass
Mondo Grass

Muhly Grass

Groundcover:

African Iris
American Iris
Blue Daze
Bulbine
Daylily
Dwarf Asian Jasmine
Flax Lily
Flowering Kale
Juniper
Lantana
Liriope
Mexican Heather
Sedum
Shore Juniper
Society Garlic

Palms:

Cabbage Palm
Chinese Fan Palm
European Fan Palm
Mule Palm
Pygmy Date Palm
Queen Palm
Sylvester Palm
Windmill Palm

Plant Bed Material (Earth Tone)

Mulch
Pine Bark
Pine Straw

Street Trees:

Drake Elm
Laurel Oak
Live Oak
Red Maple

Vines:

Confederate Jasmine
Coral Honeysuckle
Dipladenia
Japanese Honeysuckle

Shrubs:

Abelia
African Iris
Agapanthus
Allamanda Brown Bud
Allamanda Bush
Allamanda Golden Butterfly
Alyssum
Angelonia
Arborecola/Trinette
Azalea
Bird of Paradise
Bottlebrush Dwarf
Buford/Holly
Camelia
Cardboard Palm
Carissa Holly
Coontie Fern
Croton
Drift Roses
Duranta Golden Dew Drop
Dwarf Bottlebrush
Dwarf Firebush
Florida Anise
Foxtail Fern
Gallberry (Flex Glabra)
Gardenia
Gold Mound Duranta
Hawaiian Ti
Hibiscus
Holly Fern
Ilex Holly
Indian Hawthorne

Iris
Ixora
Jack Frost Ligustrum
Japanese Boxwood
Kalanchoe
Ligustrum (shrub form)
Lily of the Nile
Loropetalum
Mona Lavender
Nandina
Osteospermum
Pentas
Petunia
Philodendron Selloum
Pittsporum
Plumbago
Podocarpus
Porterweed
Regina Iris
Ruellia Purple Showers
Schilling/Holly
Silverthorn Bush
Sky Pencil
Spartina
Star Jasmine
Stromante Triostar
Tea Olive
Thryallis
Variegated Privet
Viburnum
Walter's Viburnum
Wax Myrtle

Turf Grass:

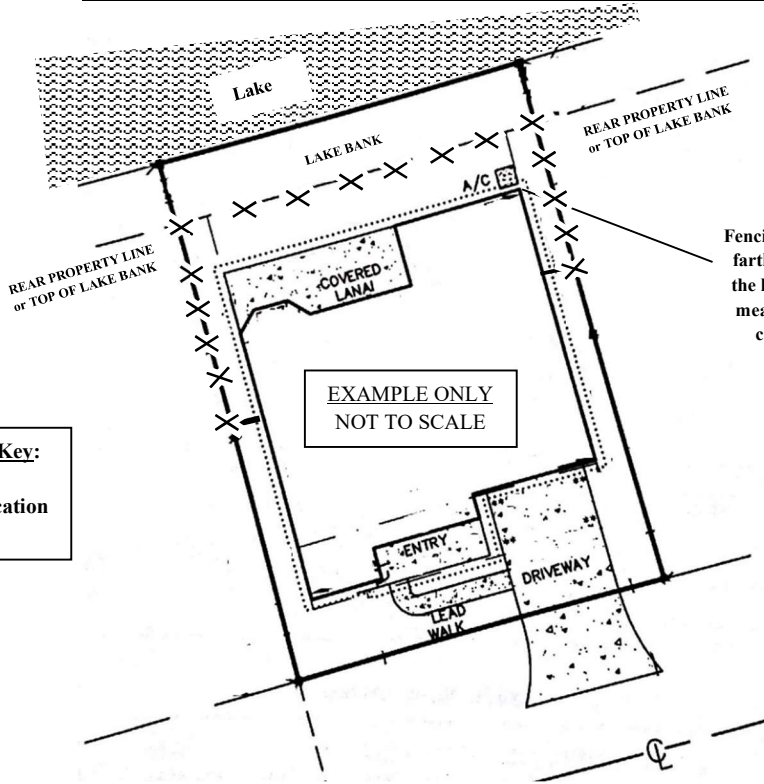
St. Augustine Grass 'Floritam'

EXHIBIT D: APPROVED FENCE MATERIAL AND LOT SPECIFICATIONS

- Black two rail aluminum (ONLY)
- White vinyl on sides and front, option to install 4 foot balck two rail aluminum on the rear property line only.

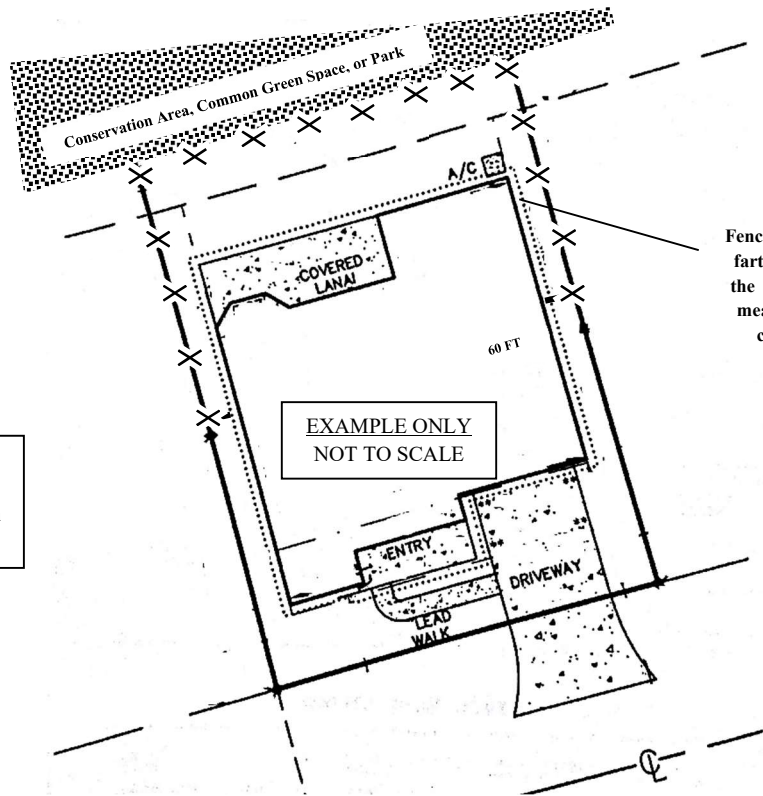


EXHIBIT E: APPROVED FENCE LOCATIONS



Fence Diagram #1 - Key:
 Permitted Fence Location
 X-X-X-X-X

Note: Existing fencing and type/style should be indicated on the survey when applicable.



Fence Diagram #2 - Key:
 Permitted Fence Location
 X-X-X-X-X

Fencing must terminate no farther forward than 1/3 the length of the home as measured from the rear corner of the home