Stewart Creek Farms Restrictive Covenants Clarification Document

In the spirit of creating and maintaining true community and protecting property values, the Stewart Creek Farms Homeowners' Association (HOA) Board of Directors has elected to modify the Restrictive Covenants to align Sections I, II, and III. The prevailing economic conditions at the time of the formation of the covenants resulted in disconnected, sometimes conflicting restrictions among the three sections. It has been clearly demonstrated that this disparity creates confusion and hostility in the community and against the HOA. This undermines the very intent of the existence of an HOA and Restrictive Covenants.

The HOA Board of Directors has elected to modify the Restrictive Covenants in accordance with Article II, Section2, subsection h:

The Committee shall also have the authority to waive such other restrictive covenants, hereafter set forth, upon good cause shown, where such waiver, in the opinion of the Committee, shall not compromise the high esthetic standards of the development.

Additionally, Article V, Section 36:

The Association shall have the right to pass rules and regulations governing additional aspects of and imposing additional restrictions on the use and maintenance of the Lots and use of and maintenance of Common Areas... In addition, the Rules and Regulations may include (without limitation) restrictions and rules regarding any and all aspects of the use of the Lots and residences thereon as well as the common areas regarding any matter which the Association believes should be regulated in order to preserve the desirability and attractive and/or provide for maintenance of the Development if the Association reasonably determines that such rules and regulations shall benefit the overall development.

This language allows the Architectural Review Committee (ARC) as well as the HOA Board of Directors to modify or waive the Restrictive Covenants to the end of maintaining high esthetic standards for the development. The intent of this document is to become a working standard that clarifies the Restrictive Covenants and brings all three sections in to alignment. This document will also clarify the ARC review process and add an appeals process so that homeowners can be assured the decisions are equitable, consistent, and fair. All ARC decisions are subject to review by the Board.

Empowered by and operating outside of the Restrictive Covenants and By-laws for each section, changes to this document are not subject to any community vote or therein described process. Again, this document is simply recording and providing reference for decisions that are empowered to the ARC and HOA Board of Directors. Amendments to this document require a majority vote of the Board of Directors and shall be reviewed at the annual HOA meeting. After approval, deviations or changes to restrictive covenants should be recorded as addendums to the relevant sections below. This document is intended to be a living recording of deviations and changes so consistent decision making can be attained.

Document Initial Review and Approval

Designation	Name	Signature	Date	Revision
А	Daniel Jones		6/16/17	
В	Don Coatney		6/16/17	_
С	Mitch Murray		6/16/17	Δ
D	Jessica Huber		6/16/17	<i>,</i> ,
Е	Rex Plageman		6/16/17	

Document Subsequent Review and Approval

Designation	Name	Signature	Date	Revision
А				
В				
С				
D				
E				

Document Subsequent Review and Approval

Designation	Name	Signature	Date	Revision
А				
В				
С				
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Е				

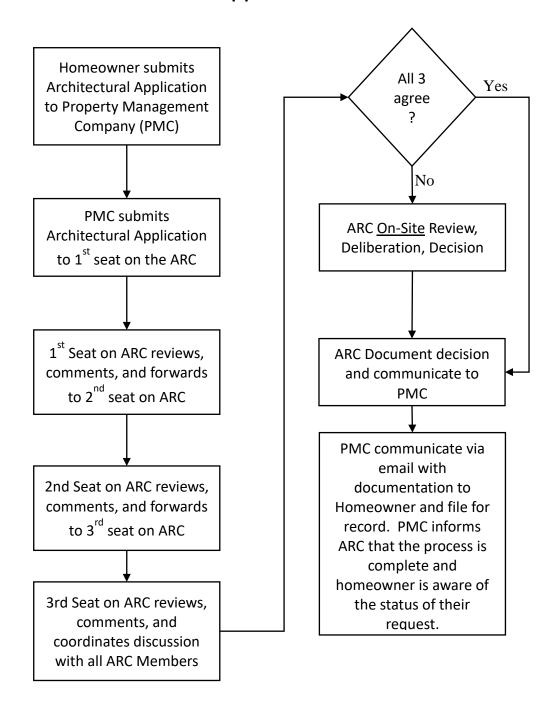
Document Subsequent Review and Approval

Designation	Name	Signature	Date	Revision
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В				
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Document Subsequent Review and Approval

Designation	Name	Signature	Date	Revision
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Architectural Application Review Process



<u>APPEALS PROCESS</u>: If the homeowner feels the ARC has made a decision that is not consistent with previous decisions or not aligned with the revised Restrictive Covenants they may appeal it to the HOA Board of Directors for a final review. The HOA Board of Directors will review the application and make a final determination. This final decision will be documented and filed accordingly.

Code of Conduct for the HOA Board of Directors and ARC

The mission of the HOA is to protect property values. The covenants exist to create consistency and ensure everyone in the community is operating under the same expectations. The mission is not to project personal taste or create bias in any form. A significant, intangible part of value for a neighborhood is the quality of the community living there. A key foundational component to building strong community is having leadership that is reasonable and consistent. The spirit of this document is to support the mission of the Board of Directors by creating a unified set of expectations and a process that is unquestionably consistent.

Changes to this document should not be taken lightly nor done in haste to resolve conflict. Sometimes people don't get what they want. Sometimes what they want is not in alignment with the overall community expectations. It is the duty of the Board of Directors to handle these situations with due care and enforce the restrictions for the benefit of the community. Likewise, it is also not the duty of the Board of Directors to project personal taste or agendas. Requests from the community should be measured against the standard and evaluated from the perspective of property value.

From this foundation of trust, the community can build relationships and bonds. These create an atmosphere that is highly sought after. In additional to general health and wellbeing, all of our property values benefit from this generation of demand for our community.

Code of Conduct for the Home Owner

It is the duty of each homeowner to take responsibility for their actions and have awareness on the impacts to others. It is a benefit to each homeowner to engage positively and productively with their neighbors. In addition to significant financial investment, we each invest an immense amount of time in our homes. The quality of that time can be greatly enhanced or diminished by the relationships and sense of community we cultivate

Community: a feeling of fellowship with others, as a result of sharing common attitudes, interests, and goals.

Respect and patience are reasonable expectations to have of each other. People focus too much on differences. Focusing on what we have in common generates the power of community. Differences should be leveraged to create better solutions to problems, not amplified and used to be divisive. It is the HOA Board of Directors job to ensure basic rules are followed consistently. It is each homeowners job to build community and resolve conflict.

Article V (Modified) Architectural, Maintenance, and Use Restrictions

Section 3. Nuisance/Animals

SECTION I	SECTION II	SECTION III		
No noxious or offensive operations shall be conducted or maintained on any lot and nothing shall be done on				
any lot which may constitute an annoyance or nuisance to the neighborhood				

No poultry of any kind or description shall be allowed or maintained on any lot at any time for any purpose. No animals or live stock of any kind shall be allowed or maintained on any lot except that dogs, cats, or other household pets may be kept, provided that they are not kept for commercial purposes.

The Committee shall have authority over all animals and shall have the right to order the removal or any special control measures as to any animal which becomes, in the sole opinion of the Committee, a nuisance or hazard to the health and welfare of the development.

		HOA Board Approval
Addendum 1	No Changes Sought.	Date <u>6/16/17</u>
		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 4. Trailers, ETC.

SEC'	TION I	SECTION II	SECTION III		
	No trailer, prefabricated house, basement house, tent, garage, barn or other outbuilding shall be erected or				
used as either a	temporary or perm	anent residence.			
			HOA Board Approval		
Addendum 1	No Changes Soug	tht. Definitive term is "residence	". Date <u>6/16/17</u>		
	_		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$		

Section 5. Setback Lines

SEC'	TION I	SECTION II	SECTION I	П		
No building sha	No building shall be constructed or maintained on any lot closer to the street than the setback line as shown					
on the recorded	plat; PROVIDED,	HOWEVER, unclosed porches of	ither covered or uncovered	, bay windows,		
steps, or terrace	s shall be permitted	d to extend across the setback line	es; PROVIDED FURTHER	R, HOWEVER,		
that the main st	ructure does not vio	olate the setback line.				
			HOA Board	d Approval		
Addendum 1	No Changes Soug	ght.	Date <u>6/16/1</u>	<u>17</u>		
		-	$\boxtimes A \boxtimes B \boxtimes 0$	$C \boxtimes D \boxtimes E$		

Section 6. Rutherford County

SEC'	TION I	SECTION II	SECTION III		
All owners of lo	All owners of lots in the development shall consult with the appropriate officials of the Rutherford County				
before installati	on of any driveway	, culvert, or other structure with	in the dedicated roadway and such		
placement or co	onstruction shall be	done in accordance with the rule	es and regulations of said Rutherford		
County					
			HOA Board Approval		
Addendum 1	No Changes Soug	ght.	Date <u>6/16/17</u>		
			$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$		

Section 7. Driveways

SEC	TION I	SECTION II	SECTION III	
All driveways shall be smooth or stamped or aggregate finished concrete and completed not later than the initial occupancy of the dwelling house. All driveways shall be graveled when footings for the initial construction are installed.				
Addendum 1	No Changes Soug	rht.	HOA Board Approval Date $6/16/17$ $\triangle A \triangle B \triangle C \triangle D \triangle E$	

Section 8. Fences

SECTION I	SECTION II	SECTION III			
The only fences which shall be permitted on lots shall be those erected with the express written permission of					
,	the Committee, which is charged to ensure that the said fences conform to the general character and				
atmosphere of the neighborhood.					
The Committee may require, as a co	ndition of approval, the use of h	edges or other greenery as screening for			
the fence.					
All fences shall be maintained in go	od repair, and owners agree to a	bide by the reasonable directives for			
repairs and maintenance as may be r	made by the committee.				
All fences must be constructed of m	atching brick and/or aluminum/v	wrought iron			
N/A	All fences shall be precisely	All perimeter fences shall be four (4)			
IV/A	five (5) feet in height.	feet in height			
		Erecting of said fence may not be closer			
		than 20 feet from behind the front			
Said fence may not extend closer to	corners of the house nor closer than 2				
corners of the house nor closer than	feet from each side lot line and 2 feet				
	from the rear lot line. Individual brick				
and 3 feet from feat lot fine	and 5 feet from rear lot line				
		feet from the property line so long as			
		the fence itself does not.			

N/A	N/A	As to privacy fences: a six (6) foot privacy fence may be installed in the back portion of the yard. If the privacy fence is installed, it must be approved by the ARC and must conform to the style and design standards to be determined by the ARC.
Vinyl covered "picket" type fences not exceeding 5 feet in height may be used in rear yard behind the back corners of the house. Said fence may not extend closer to any street than the rear corners of the house or closer than 5 feet from each side lot and 5 feet from the rear lot line.	N/A	N/A
As to corner lots: no fence may be closer than 30 feet from any street (measured from the back of the street curb)		N/A

On all fences, the exact description and material of the fence, showing the exact location of the lot, house and fence must be submitted to the committee for approval. No fence shall be located upon or within a dedication easement (public utility, sewer, access, drainage, etc.).

Addendum 1	The intent of this addendum is that all requirements for fences shall apply to sections I, II, and III equally. Fence heights shall meet the requirements listed in any of the three sections. Said fence may not extend closer to any street than the front corners of the house nor closer than 2 feet from each side lot line and 2 feet from rear lot line. A vinyl covered "picket" type fence described in section I shall apply equally to all three sections. As to corner lots: no fence may be closer than 30 feet from any street (measured from the back of the street curb). The 2' offset requirement restricts neighbors from tying fences together. Each property will have it's own, completed fence.	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E
Addendum 2	Privacy screening on fences should be of a black paneling or screen that matches the aesthetic of existing privacy fences. Use of materials that void the warranty are no longer required, but the aesthetic intent should be met. Materials used for privacy screening should be reviewed by the ARC prior to installation.	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E

Section 9. Accessory Vehicles

SECT	TION I	SECTION II	SE	CTION III
	Recreational vehicles, such as golf carts, and/or yard mowing equipment, must be kept in the garages or			
	_	rs and from the front view of the	house. The storage	ge of said vehicles shall
•	approval of the C			
		hall be parked on any lot, or on th		
		homes are prohibited unless gara		
		current license plates and registra	tion	
No venicles of a	ny kina shali be pa	arked on the street		
Addendum 1	collection of junithat a trailer, boad durations for clear imminent use. Legal definition long-term, contar or materials, usu time. It does not amount during particles to a storage of a trailed significant percenticulation. Stagir from a trip is accomplication of paying for the staging for the staging from a trip is accomplication.	s restriction is to prevent the storal k in the driveway. It is reasonable at, or similar be stored in the drivewaning, utility, or staging for vacation of storage: "Non-transitory, semination, holding, leaving, or place ally with the intention of retrieving include the interim accumulation rocessing, maintenance, or repair trailer for imminent use is permiter without obvious intent to use for the trailer of any 10 day period is in the garecreational trailer in preparate petable. Staging a camper on site of the property	e and customary eway for short cion or other -permanent or ement of goods ng at a later n of a limited tted. The or any etion or recovery e as family or railer used rring a trailer in	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E
Addendum 2	and enforce. If a create a concern Every effort shown neighboring driv conflict between the means provide	ehicles on the street is not practice to vehicle is parked in the street in for safety, it will be reported to lail to be made to not limit safe entry eways. If habitual violation creat neighbors, the Board of Director led in the Restrictive Covenants towner if resolution cannot be achieved.	such a way to aw enforcement. y or egress of tes a point of rs will leverage to penalize the	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E

Section 10. Sidewalks

SECTION II	SECTION III
	SECTION II

Addendum 1	No Changes Sought.	HOA Board Approval
		Date <u>6/16/17</u>
		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 12. Garages

SECTION I		SECTION II	SECTION III		
All garage doors	All garage doors shall remain closed, except for the actual ingress and egress therein.				
There shall be no	There shall be no detached garages or other accessory buildings constructed or located on the premises unless				
prior approval in	prior approval in writing is granted by the Committee				
Addendum 1	closure of garage The requirement	ele to expect or practical to enforce doors. This restriction shall not for approval in writing for constant or other accessory buildings stated	t be enforced. Truction of HOA Board Approval Date 6/16/17 ANDRECEDED		

Section 13. Exterior Materials

SEC	ΓΙΟΝ Ι	SECTION II	SE	CTION III
Any dwelling co	Any dwelling constructed on any lot shall have an exterior construction of not less than 75% brick or stone to			
grade, unless ex	pressly approved of	otherwise by the Committee due t	o the type or style	e of the house.
Additionally, al	l house gables shal	l be of brick, stone, drivet, stucce	o, shake or hardy p	plank (vinyl or other like
product being p	rohibited			
Any siding or co	Any siding or covering of a non-masonry nature used in the exterior construction shall be a painted surface or			
color pigmented	l vinyl. Any variar	nce must be pre-approved by the	Committee.	
				HOA Board Approval
Addendum 1 No Changes Sought. Date <u>6/16/17</u>				Date <u>6/16/17</u>
				$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 15. Accessory Buildings

SECTION I

Any detached ga	Any detached garage of other accessory building shall not exceed one story in height and shall be subject to			
the pre-approval	of the Committee.			
Said building shall be to the rear of the lot, but not less than ten(10) feet from any side or rear lot line, and in				
no case closer th	an the house is to any street.			
Said garage or a	Said garage or accessory building shall be erected as one building and no garage shall contain room for more			
than three cars.				
Any accessory building must be of a permanent type and shall be "stick built" on site in a design and material				
as would be compatible with the main residence (if residence is brick, accessory building shall be 70% brick,				
etc.). Prefabricated or pre-built garage or accessory buildings are not permitted.				
		HOA Board Approval		
Addendum 1	No Changes Sought.	Date 6/16/17		

SECTION II

 $\boxtimes A \boxtimes \overline{B \boxtimes C} \boxtimes D \boxtimes E$

Section 16. Exterior Maintenance

SECTI	ON I	SECTION II	Sl	ECTION III
Each owner shall	Each owner shall be responsible for the safe, clean and attractive maintenance of all lands, buildings,			
improvements, ar	improvements, and landscaped areas on any lot. All lots must be kept clear and clean of all litter.			
				HOA Board Approval
Addendum 1	No Changes So	ught.		Date 6/16/17
				$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 17. Satellite Dishes

SECT	ION I	SECTION II	SECTION III	
Satellite dishes s	Satellite dishes shall be permitted provided that the overall diameter does not exceed 24" and the location of			
the dish shall be	subject to approva	al and/or requirements of the Cor	nmittee at its sole discretion on each	
improved lot.				
			HOA Board Approval	
Addendum 1	No Changes So	ught.	Date 6/16 <u>/17</u>	
			$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$	

Section 24. Basketball Goals

3ection 24. c	sasketbali Goa	IIS			
SECT	SECTION I SECTION II SECTION III				
Upon approval o	of its location and	quality by the Architectural Revi	ew Committee, a l	basketball goal, placed	
1 2		nitted. Any such basketball goal		•	
residence's drive	eway, far enough f	from the street to provide for its s	afe use and to avo	oid interference with	
		quality must comply with the St			
		rior to installation. Any such bas			
	-	and not be missing or torn. No be	-		
	All submissions for approval shall be made as required in the governing documents and a picture and diagram				
of the location of	of the location on the Lot of the basketball goal must be provided with the submission				
		estrictive Covenants Applying to		HOA Board Approval	
Addendum 1					
	Original filing di	d not cover all sections.		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$	

Section 25. Swimming Pools

SEC	SECTION I SECTION III SECTION III		
a residence. Al plans, must be a	Swimming pools shall be allowed only on lots approved by the Association and shall be located at the rear of a residence. All swimming pools shall have a perimeter enclosure, the plans for which, including landscaping plans, must be approved by the ARC. The construction of any swimming pool shall conform to all applicable government regulations. No above-ground swimming pools shall be permitted.		
Addendum 1	No Changes Soug	rht.	HOA Board Approval Date $\underline{6/16/17}$ $\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 26. Storage Tanks and Refuse Disposal

Section 26. 3	Section 26. Storage ranks and heruse Disposal				
SECTION I SECTION II S			SECTION III		
No exposed abo	No exposed above-ground tanks or receptacles shall be permitted for the storage of fuel, water, or any other				
substance, exce	pt for refuse produ	ced through normal daily living a	and of a nature v	which is satisfactory for	
pick-up by the I	Department of Pub	lic Works or it's equivalent.			
Incinerators for	garbage, trash or c	other refuse shall not be used or p	ermitted to be e	rected or placed on any lot	
All equipment,	coolers, and garbag	ge cans shall be concealed from t	he view of the n	eighboring lots, roads,	
streets and open	areas.				
Addendum 1	practical in all ca	ge and recycle cans beyond line cases and not reasonably enforceal ns can be stored orderly in view of tions in this section still apply.	ole. Garbage	HOA Board Approval Date 6/16/16 ⊠A⊠B⊠C⊠D⊠E	

Addendum 1	practical in all cases and not reasonably enforceable. Garbage and recycling cans can be stored orderly in view of the street. The other restrictions in this section still apply.	HOA Board Approval Date 6/16/16 ⊠A⊠B⊠C⊠D⊠E
Addendum 2	Rain barrels/basins with aesthetic design can be utilized in the rear of the house. Systems must be well maintained and functional. Materials and layout must be submitted to the ARC for approval prior to installation.	HOA Board Approval Date 6/16/16 ⊠A⊠B⊠C⊠D⊠E
Addendum 3	LP tanks will be located within 6' of stub out on side of house. Tanks should be placed on concrete pads to reduce damage to bottle and settling. LP Tanks will be maintained for safety and aesthetics. No visible rust or damage will be present.	HOA Board Approval Date <u>6/16/16</u> ⊠A⊠B⊠C⊠D⊠E

Section 27. Outside Lighting

SECTION I SECTION II SECTION III		SECTION III	
Outside lights at eaves and door entrances shall be permitted, but no exterior flashing or high-intensity lights,			
floodlights, or spotlights on the exterior of any building shall be permitted, except with the prior written			
approval of the Association.			

Tasteful accent lighting is encouraged and security lighting which does not create a nuisance for other Lot Owners is permitted. The Association reserves the right to require any Lot Owner to deactivate or remove any light which the Association deems to be unattractive or a nuisance to other Lot Owners.

Tasteful holiday decorative lighting is permitted from Thanksgiving until January 7 subject to any rules established by the Association regarding the types and extent of such lighting.

		HOA Board Approval
Addendum 1	No Changes Sought.	Date <u>6/16/17</u>
		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 28. Window Units

SECTION I		SECTION II	SE	CTION III
All supplements	to the central air o	conditioning system must be used	l, erected, placed	or maintained to the rear
of the main resid	lential structure. N	No window or wall type air condi	tioning units shall	l be permitted to be seen
from the street v	iew of any lot and	all such units shall be installed f	lush with the exte	rior wall surface.
Addendum 1	should be colloca Due care should negatively affect type air condition	ating/cooling units with remote e ated with the existing main house be taken with utility routing so as the esthetics of the home. No wining units shall be permitted to be y lot and all such units shall be in wall surface.	HVAC units. s not to ndow or wall e seen from the	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E

Section 29. Recreational Equipment

SECTION I		SECTION II	SE	CTION III	
	All playground and recreational equipment must be used, erected, placed, or maintained to the rear of all				
Lots.					
		ment is encouraged. No metal pl			
		er such structures shall be allowe	ed except as may b	be specifically allowed	
by Rules of the	e Association.				
Addendum 1	equipment that typ	restriction is to limit the use of moically falls into disrepair as a fun of use after children have outgro	oction of the	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E	
Addendum 2	and promote a sense will be allowed as will be anchored to structures during whigh aesthetic and will be replaced. I Trampolines, being property when the condition of mater	istent as possible with adjacent Hese of having a single community, of the ratification of this docume to the ground to prevent damage to vind storms. Trampolines will all safety standards. Ripped netting Rusting or damaged metal will be general and fabric, will be remove y are beyond their useful life as dials AND frequency of usage. The permanent additions to any house	ent. Trampolines o adjacent so be kept to g and padding e removed. red from the defined by the rampolines shall	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E	

such costs.

SECTION I SECTION II SECTION III All Lots, together with the exterior or all improvements located thereon, shall be maintained in a neat and attractive condition by their respective Owners or Occupants. Such maintenance shall include, but not be limited to, painting, repairing, replacing and caring for roofs, gutters, down spouts, building surfaces, patios, walkways, driveways and other exterior improvements. The Owner or Occupant of each Lot shall at all times keep all weeds and grass thereon cut in a sanitary, healthful and attractive manner and all trees and shrubbery pruned and cut. In addition, each Lot Owner shall be responsible for maintaining the right of way and any Common Area between such Lot Owner's Lot and the street. Each lot Owner agrees to abide by rules which may be established by the Association regarding specifics on maintenance of Lots and residences on the Lots as well as any requirements regarding plantings on Lots. No Lot shall be used for storage of material and equipment, except for normal residential requirements or incident to construction of improvements thereon as herein permitted. The accumulation of garbage, trash or rubbish of any kind and the burning (except as permitted by law) of any such materials is prohibited. In the event of default on the part of the Owner or Occupant of any Lot in observing the above requirements or any of them, each default continuing after ten (10) days' written notice thereof, the Association may, subject to approval of its Board of Directors enter upon said Lot, repair, maintain and restore the same, cut or prune or cause to be cut or pruned, such weeds, grass, trees and shrubbery and remove or cause to be removed, such garbage, trash and rubbish or do any other thing necessary to secure compliance with these restrictions and to place said Lot in a neat, attractive healthful and sanitary condition. In so doing, the Association or it's agents shall not be subject to any liability for trespass or otherwise. All costs incurred in any such repair, maintenance, restoration, cutting, pruning, or removal shall be charged against the Owner of such Lot as the personal obligation of such Owner and as a lien upon the Lot, enforceable and collectible in the same manner and the same extent as a maintenance assessment. Any Occupant of such Lot shall be jointly and severally liable with the Owner of the payment of

The Association shall contact with one (1) or more landscaping service to provide grass cutting, lawn maintenance, proper care for all trees, shrubbery and other landscaping, and other necessary maintenance services for the Common Areas, provision for which shall be made in the quarterly or annual assessments.

Addendum 1	Adding the clarification of maintenance to decks and any wood structures.	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E
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Section 31. Damage Destruction or Maintenance

SECTION I	SECTION II	SECTION III		
In the event of damage or destruction to any structure located on the Property, the respective Owner thereof				
agrees as follows:				

- (a) In the event of total destruction, the Owner shall promptly clear the Lot of debris and leave the saem in a neat and orderly condition. Within sixty (60) days of any insurance settlement, the Owner must commence to rebuild and reconstruct the structure. Any such rebuilding and reconstruction shall be accomplished in conformity with the plans and specifications of the original structure so destroyed, subject to any changes or modifications as approved by the Developer or the Association or the Architectural Review Committee, as the case may be, in accordance with this Article V hereof.
- (b) In the case of partial damage or destruction, the Owner shall as promptly as an insurance adjustment may be made, cause the damage or destruction to be repaired and restored in a first class condition in accordance with the plans and specifications of the original structure and in conformity with its original exterior painting and décor. Any change or alteration must be approved by the Developer or the Association, as the case may be, in accordance with Article V hereof. In no event shall any damaged structure be left unrepaired and unrestored for in excess of sixty (60) days from the date of insurance adjustment.
- (c) If the correction of a maintenance or repair problem incurred on one Lot necessitates construction work or access on another Lot, both Owners shall have an easement on the Property of the other for the purpose of this construction. Each party shall contribute to the cost of restoration thereof equally, unless such damages was caused by fault of any Owner, in which event the Owners shall allocate the cost of restoration in proportion to the relative fault of the parties.

		HOA Board Approval
Addendum 1	No Changes Sought.	Date <u>6/16//17</u>
		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 32. Hobbies and Activities

SECTION I	SECTION II	SECTION III			
The pursuit of any inherently dang	The pursuit of any inherently dangerous activity or hobby, including, without limitation, the assembly and				
disassembly of motor vehicles or of	other mechanical devises, the sho	oting of firearms, fireworks or pyrotechnic			
devices of any type or size, the use	devices of any type or size, the use of bows and arrows and other such activities shall not be pursued or				
undertaken on any part of any lot or upon the common areas without the consent of the Association.					
The intent of this a		- f 11			

Addendum 1	The intent of this restriction is to protect the safety of the community. Archery and non-powder based projectiles (B.B. Guns, blow guns, sling shots, etc.) can be used where the target area is properly back stopped and all customary safety precautions are followed. Injury to others is subject to civil liability. Any projectile that cannot be backstopped, contained properly or creates a noise nuisance (85 decibels or higher) is strictly prohibited.	HOA Board Approval Date $6/16/17$ $\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$
Addendum 2	The assembly and disassembly of motor vehicles or other mechanical devices does not specifically represent a safety issue. However, such activities should be done in such a way that does not harm the aesthetics of the Lot. Activities should be done within the garage and shall not stain or otherwise deface the property. Inoperable vehicles or mechanical devices shall not be stored in the driveway. Pursuit of such hobbies similarly should not create any noise nuisance (85 decibels or higher).	HOA Board Approval Date 6/16/17 ⊠A⊠B⊠C⊠D⊠E
Addendum 3	Fireworks shall be permitted on customary holidays within reasonable hours. Misuse, destruction, and recklessness shall be subject to legal and civil penalties.	HOA Board Approval Date $\underline{6/16/17}$ $\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 33. Use of Common Areas and Amenities.

SEC	TION I	SECTION II	SECTION III		
The Association	n may publish regu	lations from time to time governi	ing the use of all of	the Common Areas	
including all ar	menities located the	reon. Such regulations may be e	nforced in the same	e manner as the	
provisions of t	his Declaration. No	Lot Owner shall be allowed to n	nake improvements	s on any portion of the	
Common Area					
				HOA Board Approval	
Addendum 1	No Changes Sough	nt.		Date <u>6/16/17</u>	
				$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$	

Section 34. Drainage

SECTION I	SECTION II	SECTION III		
No Lot Owner shall place fill on any lot or place fences, trees or landscaping in such a location or position				
that will interfere with the existing drainage on or from other Lots or the Common Area				

Addendum 1	No Changes Sought.	HOA Board Approval Date 6/16/17
		$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 35. Curb Cuts and Damage SECTION II SECTION III

SEC	CTION I	SECTION II	SEC	CTION III
Any builder or Owner who makes a curb cut or damages any Common Areas shall be responsible for				
repairing same at his sole expense and at the direction and to the satisfaction of the Developer or the				
Association. I	Builder or Owner sha	all reimburse Developer for the c	ost of any such rep	airs if Developer
repairs damages.				
				HOA Board Approval
Addendum 1	No Changes Sough	nt.		Date <u>6/16/17</u>
				$\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$

Section 36. Rules and Regulations

SECTION I	SECTION II	SECTION III		
The Association shall have the right to pass rules and regulations governing additional aspects of and				
imposing additional restrictions on the use and maintenance of the Lots and use of and maintenance of				
Common Areas. Said rules and regulations may include (without limitation) the right to make additional				
special assessments against specifi	special assessments against specific Lot owners as a result of a Lot Owner's (or any agent or invitee of a Lot			
Owner) violation of any of the terms of this Declaration or of any rules and regulations promulgated				
hereunder. In addition, the rules and regulations may provide that Lot Owners shall be responsible for				
maintenance of limited portions of Common Areas immediately adjoining their lot. Any and all assessments				
made pursuant to the rules and regulations shall be deemed assessments properly made pursuant to the terms				
of this Declaration and may be collected by the Association in accordance with the provisions as contained				
herein. In addition. The Rules and Regulations may include (without limitation) restrictions and rules				
regarding any and all aspects of the use of the Lots and residences thereon as well as the common areas				
regarding any matter which the Association believes should be regulated in order to preserve the desirability				
and attractive and/or provide for maintenance of the Development if the Association reasonably determines				
that such rules and regulations shall benefit the overall Development. Specifically, and with limiting any				
additional matters which may be addressed in the Rules and Regulations, the Rules and Regulations may				
regulate lawn art, lighting, neon signs, interior window coverings that are visible from the street, and holiday				
decorations. In addition, the board of Directors of the Association shall have the power to set, assess, and				
collect fines from the Lot Owners for violations of this Declaration or any Rules of the Association.				

Addendum 1	Shall not be interpreted to limit the display of service flags or banners for those with family serving in the military.	HOA Board Approval Date $\underline{6/16/17}$ $\boxtimes A \boxtimes B \boxtimes C \boxtimes D \boxtimes E$
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