

VERDICT RIDGE DEVELOPMENT COMPANY, LLC.

ARCHITECTURAL CONSTRUCTION GUIDE

New Construction

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INTRODUCTION

Community Introduction

Verdict Ridge Country Club is being developed as one of the most beautiful communities in the greater-Charlotte area. The community encompasses rolling terrain, beautiful woodlands, creeks and springs and was built by Shapemasters, Inc., of Hilton Head, SC. The layout of the course is the vision of the Developer, Eddie Knox, and has been voted as “The Prettiest Course in the Charlotte Area,” by Charlotte Taste Magazine. Great care has been taken in the planning, design and development phases of the community to ensure that Verdict Ridge’s natural beauty is retained for years to come.

Architectural Review

Verdict Ridge is now an established community of existing and new homes. This Architectural Construction Guide was created by the Verdict Ridge Development, Co., LLC, hereinafter referred to as “Developer,” and includes approval and monitoring systems which have been developed to provide broad guidelines for new home construction and to balance with the existing environment and the Golf Course. The design criteria have purposely been kept to a minimum in order to encourage professional design creativity and various housing styles. The Guidelines are designed to aid homebuyers, Architects, Designers and Builders in their design and construction of new construction within Verdict Ridge Development and to protect the mutual interests and individual investments of all residents, the Developer and the Club Owner.

****All additions or modifications to existing homes shall refer to the Verdict Ridge “Residential Improvement Guidelines and Site Restrictions” guide. All submittals relating to this guide shall be made to the VR ACC, PO Box 924, Denver, NC 28037 or through its agent Holloway Management, Inc. at 704-875-7299.**

New Construction (Developer Committee Review)

The Developer is responsible for approving construction plans and lot improvements of all new homes by Approved Builders in the Verdict Ridge Development. Plans will be reviewed according to the guidelines hereinafter included, or by guidelines established from time to time by the Developer. No construction on new homes, including obtaining building permits, grading, tree removal or Site alteration shall commence on any Lot without the final written approval of the Developer. The address of the Developer is 7332 Kidville Rd., Denver, NC 28037 and the Developer Representative is Scott Knox, 704-257-0116. Plans will be reviewed monthly and any changes to previously approved plans must be re-submitted for approval.

Architectural Policies

Applicants Responsibilities The Committee assumes no liability for Applicant's responsibilities which include, but are not limited to, the following:

1. Determination of environmental restrictions, drainage and grading requirements and all surface and subsurface soil conditions.

2. Determination of structural, mechanical, electrical and all other technical aspects of a proposed design that can only be determined by competent professionals such as Architects, Engineers, Land Planners and Contractors.
Compliance with the Declaration and all Committee criteria and approvals.
Compliance with all applicable laws, codes and ordinances of the County of Lincoln or any other governmental agency or body.
3. Accuracy of all stakeouts and surveys.
4. Performance of quality of work by any contractor or subcontractor.

Design Review Decisions Upon receipt of a properly completed application, the Committee will review Applicant's plans and specifications and render one of three types of decisions in writing:

1. Approved
2. Conditionally Approved
3. Disapproved

If an application is **CONDITIONALLY APPROVED**, then Applicant must make all required changes prior to submitting plans and specifications for final Committee approval.

In the event an application is **DISAPPROVED**, Applicant must make appropriate changes and resubmit for the same step for which plans and specifications were disapproved.

Appeal The decision of the Committee is final.

Variances All requests to the Committee for variances from the requirements set forth in this Architectural Design Guide or any other rules or regulations shall be made in writing. Any variance granted shall be considered unique and will not set any precedent for future decisions by the Committee.

Written Approvals/Oral Statements Applications for review or approval will be returned with the Committee's decision, comments and limiting conditions signed by a member of the Committee along with one set of submitted design documents.

The foregoing items shall be the sole source of reference regarding Committee approval and oral statements shall not be relied upon unless incorporated into written approvals or noted on design documents and signed by a member of the Committee.

Approval Expiration Applicants must begin construction within one hundred twenty (120) days of Final Plan approval by the Committee. Failure to do so will automatically revoke approval without prior notice from the Committee. The Committee shall have the sole right to grant or reject any request for an extension of time in its sole and absolute discretion.

Construction Changes All construction must be completed in accordance with the Application and Design Documents as approved. Exterior changes to the subject Property must

receive prior written approval from the appropriate Committee.

Construction Inspections Periodic inspections may be made by the Committee while construction is in progress to determine compliance with the approved design documents. The Committee is empowered to enforce its policies, as set forth in the Declaration of these guidelines, by any action, including an action in a court of law or equity to assure compliance.

Enforcement In the event of a breach of any attempted or threatened breach, of any term, covenant, condition, restriction, right or procedure set forth herein, the ACC shall notify the Board, and the Association or Developer shall be entitled, forthwith and in addition to any other applicable rights or remedies at law or in equity, to:

- (1) Obtain a decree for specific performance of the provisions hereof;
- (2) Enter upon the premises where any such violation exists or is threatened, and summarily abate, remove or otherwise eliminate, at the expense of the party that is in breach or violation hereof, any structure, condition or thing that is contrary to any provision, or the meaning or intent, hereof, permissions for any such entry being granted by acceptance of a deed for any Lot subject hereto;

Enjoin, abate or otherwise remedy by appropriate legal or equitable proceedings the continuance of any breach, attempted breach or threat thereof, without being required to show any actual or threatened damages or to post any bond or security therefore; or

Commence and prosecute an action for the recovery of damages, either consequential or punitive, for the consequences of breach, or any attempted breach or threat thereof.

All costs and expenses (including reasonable attorney fees) of any suit or proceeding hereunder shall be fully assessed against the defaulting party and shall constitute a lien, until repaid, against the real estate or interest therein of such defaulting party. All remedies hereunder, or otherwise available at law or in equity for the enforcement of the provisions hereof, shall be cumulative, and the failure or neglect to enforce any term, covenant, condition, restriction, right or procedure herein shall in no event, and under no circumstances, be construed, deemed or held to be a waiver with respect to any subsequent breach or violation hereof.

DEFINITIONS

"Applicant"	Any individual Lot owner or Builder seeking to make, construct or change any improvement on any Lot or residence in Verdict Ridge Development.
"Approved Builder."	As defined in the Declaration.
"Architect"	Any person holding a valid and effective license to practice Architecture in the State of North Carolina. . . .
"Architectural Control Committee"	As defined in the Declaration.
"Association"	As defined in the Declaration.
"Board" and "Board of Directors"	As defined in the Declaration.
"Buffer"	An area of land with plantings, structures or other landscape features which are used to minimize or reduce conflicts.
"Builder"	Any person that (1) acquires a Lot or Lots for the purpose of development and sale in the ordinary course of business or (2) enters into an agreement with an owner of a Lot to make an improvement on a Lot.
"Building"	A structure permanently affixed to the land with one (1) or more floors and a roof supported by columns or walls, used or intended to be used for shelter or enclosure of persons, animals and/or property.
"Building Lines"	The setback line established by the County of Lincoln Zoning Ordinance, generally parallel with and measured perpendicularly from the front Lot Line, defining the limits of a front, rear or side yards in which no Building or structure may be located.
"Club"	As defined in the Declaration.
"Club Facilities"	As defined in the Declaration.
"Club Owner"	As defined in the Declaration.
"Common Area"	As defined in the Declaration.

"Community-Wide"	The standards of conduct, maintenance, "Standards" or other activity generally prevailing throughout the Property. Such standards may be more specifically determined by the Board of Directors and by the Declarant so long as the Declarant owns one or more Lots within the Property. Community-Wide Standards shall be a part of the Rules and Regulations of the Association.
"Corner Lot"	Any Lot at the junction of and abutting two (2) or more intersecting Streets.
"Declarant"	As defined in the Declaration.
"Declaration"	That certain DECLARATION OF COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR VERDICT RIDGE DEVELOPMENT as amended from time to time.
"Designer" or "Residential Designer"	Any person approved by the Developer or ACC to provide construction drawings for homes to be built in Verdict Ridge Development.
"Developer"	Shall mean and refer to VERDICT RIDGE DEVELOPMENT COMPANY, LLC, a North Carolina Corporation; its successors and assigns.
"Development"	Any man-made change to improved or unimproved real estate, including but not limited to, buildings or other structures, dredging, filling, grading, paving, excavation or drilling operations and tree removal.
"Front of Lots"	The front of a Lot shall be considered to be that side of the Lot which fronts on a Street. In the case of a corner Lot, the narrowest side fronting on the Street shall be considered to be the front of the Lot. In case the corner Lot has equal frontage on two or more Streets, the Lot shall be considered to front on that Street on which the greatest number of buildings have been erected on that side of the Street within the same block.
"Front Yard"	That portion of a Lot extending across the front of the Lot, between the side Lot Lines and being the minimum horizontal distance between the street right-of-way and the front of the building or structure.
"Golf Course"	As defined in the Declaration.
"Golf Course Lot"	A Lot which has any Lot Line adjacent to the golf course property.
Height of Building"	The vertical distance from the mean elevation of the finished grade at the

	foundation along the side(s) of the building facing a Street to the highest point of the roof, excluding chimneys.
"Interior Lot"	Any Lot other than a golf course lot.
"Lot"	As defined in the Declaration.
"Lot Depth"	The mean distance between front and rear Lot Lines.
"Lot Lines"	A line bounding a Lot as shown on a surveyor plat of the subdivision.
"Lot Width"	The distance between the side Lot Lines at the front setback line measured along a straight line parallel to the front Lot Line or parallel to the chord thereof.
"Member"	As defined in the Declaration.
"Property" or "Properties"	As defined in the Declaration.
"Rear Yard"	That portion of a Lot extending across the rear of the Lot, between the side Lot Lines and being the minimum horizontal distance between the rear Lot Line and the rear of the Building or structure.
"Residence"	A structure permanently affixed to the land with one or more floors and a roof supported by columns or walls and designed and intended for use and occupancy by a single family. Also can be referred to as a home or a house.
"Right-of-Way"	A strip of land taken or dedicated for use as a public way. In addition to the roadway, it normally incorporates the curbs, lawn strips, sidewalks, lighting and drainage facilities, and may include special features required by the topography or treatment such as a landscaped area.
"Side Yard"	That portion of a Lot that is located between the side Lot Line and the nearest Building or structure.
"Signs"	Any structure, devise or contrivance and all parts thereof which are entered or used for advertising, directional or identification purposed or any porter, bill, bulletin, printing, lettering, painting, device or other advertising of any kind whatsoever, which is placed, posted or otherwise fastened or affixed to the ground and/or structures within the boundaries of the Property.

"Site"	A contiguous area of land within the Property which is owned of record by the same owner, whether or not shown as one parcel of real property or whether shown as a combination of contiguous Lots or portions on any recorded subdivision or parcel map or survey map of all or any portion of the Property.
"Street"	A public way for the purpose of vehicular travel, including the entire area within the right of-way.
"Utilities"	All services, including sanitary sewer, storm sewer, pressured water, golf course irrigation lines, natural gas, electricity, telephone, cable television, etc.
"Variance"	A modification from the strict terms of the relevant regulations where such modification will not be contrary to the public interest and where owing to conditions peculiar to the Property and not the result of action by the Applicant, a literal enforcement of the regulations would result in unnecessary and undue hardship.
"Yard"	A required open space other than a court unoccupied and unobstructed by any structure or portion of a structure from three' (3) feet above the general level of the graded Lot upward.

The definitions contained in Article I, Sections 14, 15, 16, 17, 18, 19, 20 and 22 of the Declaration are also hereby incorporated into this section.

ARCHITECTURAL CONTROL AND PLAN REQUIREMENTS

Preliminary Plans

Prior to commencing preparation of working drawings (final engineering and architectural), the Applicant shall submit to the Committee preliminary plans to assure conceptual acceptability; two (2) copies of the plans shall be submitted to the office of the Developer, 7332 Kidville Rd., Denver, NC 28037. Preliminary plans should recognize the particular assets of a Lot and strive to preserve or enhance those assets. Structures shall be located so as to blend with, not intrude upon, the natural environment and the golf course. To the extent possible, building, and other improvements should be situated so as to respect the privacy of residents on adjacent Lots. Submitted preliminary plans shall include the following drawings and information:

1. Site Plan - Scale to be 1" =20'-0" or larger. It is recommended that the preliminary site plan shall show the following minimum information:
 - a. Existing conditions including Lot dimensions, all building setback lines, topography and significant natural features, such as ravines, creeks, masses of trees and individual trees of 5" or greater in diameter measured at a height of three feet above existing grade.
 - b. Proposed changes in existing conditions including building location, driveway location, type and location of other improvements such as, pools, tennis courts, retaining walls, changes in topography and tree removal.
2. Sketches of building elevations showing exterior appearance and intended use of materials and color of all sides at a scale of 1/4" = 1' -0".
3. Floor plan sketches at a scale of 1/8" =1' -0".
4. Any request for variances.

Storm water, erosion and sedimentation must be controlled and handled properly during and after construction. Downstream adjacent property must receive and not impede the flow of storm water originating from upstream natural watersheds. Whenever possible, grading should be limited to protect trees and other natural vegetation. Trees and other site amenities to be saved should be protected during construction with temporary fencing or barriers. Retaining walls shall be constructed or faced with stone, keystone, brick, wood timbers or other approved materials. Retaining walls, terraced banks and planted slopes should be utilized to accommodate grade changes.

Final Plan Review

Prior to commencement of any construction activity, two (2) sets of complete building and site plans with completed Architectural Review Application for building and other permitted structures shall be submitted to the Committee for review and compliance with the design guidelines. The following list of drawings may be required by the Committee as part of this package at the scales requested:

1. Site Plan - Scale to be 1" =20' or larger. The site plan is to indicate all special assets of your Lot and all proposed improvements:
Existing and proposed contours at two (2)' foot intervals or less

Existing environmental features (e.g. ravines, creeks, significant tree stands, and the like)

- a. Building foot print with dimensions and Lot setback distances
- b. Grade elevations at the major corners of the house and first and lower level
- c. Driveway/auto court location with dimension and type of surface materials
- d. Retaining walls and/or fences with sufficient detailing to describe intended use and character
- e. Location of utilities and all easements
- f. Sidewalks
- g. Such other information as may have been requested during the Preliminary Plan Review

Architectural Plans and Specifications - Scale to be 1/4" = 1'-0" or as otherwise approved by the Committee.

- a. Floor plan
- b. Decks, terraces and balconies
- c. Elevations showing all sides of the house and any other proposed structures showing the design and exterior appearance.
- d. Finish materials and colors and typical detailing of windows, eaves and transitional corners

Landscape Plan

The Committee will place a strong emphasis on landscaping during the architectural review process as quality landscaping is vital to the appearance of each individual home and thus the overall community. In reviewing the landscaping plans, the Committee will evaluate the relationship between Applicant's home and Lot, adjacent homes, views, the Golf Course and other amenities. Minimum requirements are as follows:

- a. Two (2) sets of plans at 1/8" = 1'-0" scale showing the locations, bounds and sizes for all plant materials, mulches, planting beds, ground covers, other miscellaneous landscape materials, sidewalks and lighting. For all plant materials including trees, shrubs and ground covers, graphically depict each in a scale representation equal to a mature plant and label each type using the botanical name for genus, species and variety. Provide a separate listing on the landscape plan or detached scheduling that associates plant symbol with the specific name, common name and quantity to be used. HVAC compressors are to be indicated on the plan and method of screening indicated.

** It is important to note that the rear of the golf course lot and home is just as important as the front and landscaping is required. Homes on corner lots in the development should be landscaped along the street side as well.

- b. Planting timetable. Weather and time of the year permitting, it will be required that all plant materials be installed within thirty (30) days of occupancy of

residence. Where time of the year does not permit this, Applicant and the Committee must agree on a date by which all planting must occur or Plan Approval will not be granted by the Committee.

**All grassed areas on the front of new homes under construction are to be sodded.

Action by Committee

The Committee will review properly submitted preliminary plans, final plans and landscape plans at regularly or specifically scheduled meetings. Within thirty (30) days after consideration of the submission, the Committee will return one (1) copy of the plans to the Applicant either with comments addressing the reason(s) why the plans have not been approved or stamped approved by the Committee. Upon receipt of final approval of plans by Committee, the Applicant must apply for and obtain all necessary approvals from the County of Lincoln and any other agencies having jurisdiction, including payment of any required fees, prior to commencing construction. Approval by the Committee does not in any way guarantee approvals by the County of Lincoln or other such agencies and all said approvals are the responsibility of the Applicant. .

CONFORMANCE

Site Inspections, Temporary Site Approval and Final Site Approval

The Committee shall have the right to enter upon and inspect any property at any time before, during and upon the completion of work for which approval is necessary. Upon completion of construction, the Applicant or Lot owner shall notify the Committee so that it can make a final site inspection to check conformance with the final plans approved by Committee. If the Committee considers the improvements, including landscaping, to be complete, it will issue a Final Site Approval. If the improvements are considered incomplete, the Committee will provide the Applicant or Lot owner a list of incomplete items to be completed within thirty (30) days of issuance of the list. If in the opinion of the Committee, the incomplete item(s) cannot be reasonably completed within a thirty (30) day time period due to weather, time of year or other circumstances beyond the control of the property owner, the Committee may issue a Temporary Site Approval, which approval will establish an extension of time for completion of the incomplete item(s). If the incomplete items are not completed within the thirty (30) day time period, or the extension of time as established by the Temporary Site Approval, the Committee may allow for an additional extension. The property owner shall not occupy the improvement or that portion of the Property being altered until a Final Site Approval or a Temporary Site Approval has been issued by the Committee.

Builders and home buyers are forewarned that the Declaration provides for the remedy or removal of any non-conforming improvements. The cost of the remedy or removal shall be borne by the Applicant and/or the Lot owner.

DESIGN GUIDELINES

Building Size and Height

Minimum square footage for homes located within the community will be established at the recording of each record plat. In general the requirements will be as follows:

<u>Type of Lot</u>	<u>Minimum House Square Footage</u>
Patio Homes	1700 Sq. Ft.
85'	1900 Sq. Ft.
90'	2000 Sq. Ft.
100'+	2500 Sq. Ft.

The Developer reserves the right to adjust the minimum house square footage from time to time.

The maximum height permitted for any dwelling unit is to be 35 feet as measured from the grade at the front door to the highest point of the house, excluding the chimneys. The Developer reserves the right to adjust this requirement if the design of the home and topography of the lot require such adjustment.

Building Setbacks

Setback requirements help insure that Verdict Ridge Development will be pleasing in appearance from views not only from the Street but also from the Golf Course. No residence shall be located on any Lot in violation of building setback lines as shown on the recorded plat of the property or as required by the applicable zoning ordinances.

**Setback requirements may not be modified without approval by the Committee.

**The Committee reserves the right to further restrict the available building area for aesthetic, safety or any other reason it deems necessary, which the Committee will consider on a case by case basis.

Decks, porches, terraces, wing walls and other items attached to the house are considered to be part of the house property and will not be allowed to encroach into side or rear yard setbacks, except as variations in the case of unique site characteristics, which the Committee may consider on a case-by-case basis. Patios, driveways, walks, etc., may usually encroach into setback areas.

Exterior Materials

The Developer has taken care to preserve the high quality of the overall community. The Developer has limited the use of certain exterior materials in sections of the community and

reserves the right to do so in the future.

Homes will be seen from many sides and each side is important, particularly if visible from the golf course. All dies of a home should be detailed and finished. Each elevation of the home shall be compatible in design, material and content with the other elevations. The maximum amount of exposed foundations shall be one (1) foot, unless otherwise approved by the Committee under certain circumstances. Excluding hardware, no reflective finishes or materials are permitted on the exterior of any house, unless otherwise approved by Committee. Recommended materials include brick, stone, stucco, Dryvit or wood. No Aluminum will be approved.

Approved vinyl products are as follows:

The Developer reserves the right to make any changes pertaining to the use of vinyl, including limiting certain panel and trim colors or elimination of vinyl in certain areas.

Approved vinyl trim materials include window casings, soffits, fascia board and other trim materials. The Developer reserves the right to modify this provision from time to time or as building trends dictate.

**Homes constructed prior to December 31, 2006 with approved vinyl siding exteriors are the only homes approved for this exterior material in the community and are grand-fathered for repairs. For those homes previously constructed with vinyl siding, the vinyl panels on the rear elevations should be repaired such that the seams overlapping the continuing panel face down the Golf Course (toward the green), creating a look similar to that on side elevations when driving down a street.

**Golf Course Homes with elevated decks are required to “wrap” the deck piers in an approved material such as brick, stucco or stone. Approval is granted on a case by case basis by the Committee and materials should match the home exterior.

Windows, Doors and Skylights

Areas with major fenestration should be oriented to afford privacy while taking advantage of special views, such as water bodies or golf fairways. Windows should be carefully proportioned and located to enhance both the exterior appearance and interior light quality and views.

Window glass shall be plain in color, although decorative stained glass windows appropriate to the house design may be acceptable. Glass or glass with coatings or films shall not reflect over 50 percent of ambient external light. Mirror-type glass is not appropriate.

Skylights will be subject to Committee approval.

Roofs

The roof, its shape and material, must be carefully designed. In general, major roof slopes should be from a minimum of a 7/12. The roof forms throughout the community should be compatible with one another to help achieve a pleasant, homogenous character. Flat roof elements generally

will not be permitted except with the Committee approval under limited circumstances.

Roof materials and colors should be compatible throughout the community and should be compatible with other exterior materials and colors. The use of wood shingles or wood "shakes" left to weather naturally is acceptable. Roofs of slate, or tile may also be used. All roof stacks, flashings and metal chimney caps must be painted to match the approved roof colors. Stacks and vents to the extent possible should not be visible from the Streets or Golf Course.

Chimneys

Any exposed portion of a chimney must be consistent architecturally with the house exterior. Gas direct vent fireplaces without chimneys are acceptable, provided the vent is landscape screened.

Garages/Driveways

Side entry garages are recommended when possible. The design should incorporate the garage into the house so that it doesn't project out in front of the main body of the house by an extreme amount. All homes shall have a minimum of a two vehicle garage. Single and detached garages may be approved on a case by case basis if it is incorporated into the design of the home and in keeping with the high quality of the overall community. Carports and large parking areas are not permitted.

Ideally, garage doors, even though located on the side or rear of the residence, are screened with planting or set back from the face of the house. Curved driveways are acceptable.

The ideal driveway links strongly with the front entrance, making it easy-for a person to use the front door before reaching the rear. Special driveway paving is encouraged but not necessary (brick, combination brick and concrete, textured concrete, etc.). On flat sides, mounding may be considered to help driveways blend with their sites. All driveways must be at least 1' from the property line. A 3' landscape buffer, however, is encouraged.

Walkways and Sidewalks

The ideal entry walkway should link with the driveway possibly through the entry garden. Ideally the walks should be curving to match the gently sweeping Lot features. Entry walkways may be constructed of concrete, brick or concrete faced with brick, preferably edged in brick or all brick.

Mechanical Equipment

All exterior mechanical equipment including, but not limited to transformers, vents, air conditioning compressors, pool pumps, meters, etc. must not be a nuisance to neighboring lots or to golf course property.

Exterior Lighting

All exterior lighting must be approved by the Committee prior to installation. Exterior lighting should be used to enhance the overall design concept of the home in an aesthetically pleasing manner. Exterior lighting must not infringe upon adjacent neighbors; therefore, glare shields may

be required to eliminate bright spots and glare sources. Exterior lighting should utilize low-voltage or similar non-glare direct task type fixtures and they should be as close to grade as possible. All lighting conduit and fixtures must be as inconspicuous as possible, especially by day if lights are above grade level. No exterior lighting will be permitted which in the opinion of the Committee would create a nuisance to adjoining property owners, including the golf course owner, or would otherwise be incompatible with the overall Verdict Ridge development.

Solar Energy

Many of the techniques and hardware of solar energy are still in the developmental stage. Committee approval is required for all solar energy collectors, and the Committee will reject any collector of any size, shape or color which is insensitively designed or located. Any negative visual impact on traveled roadways, neighboring Lots or Club property will be reason for disapproval.

Mailboxes

The Developer will require the installation of private individual mailbox prior to its final site inspection. The mailbox shall be located adjacent to the curb near the private driveway to allow easy access by mail carriers. The mailbox shall conform to the standard design and specifications as established by the Developer. A vendor for the acquisition of the mailbox will be provided by the Developer. Numbers or letters to be placed on the mailboxes shall be standard as approved by the Developer. The payment for the mailbox and its installation will be the responsibility of the property owner or Builder.

Wiring and Utilities

All wiring and utilities shall be underground except for temporary electrical service for homes under construction. It is recommended that all residences shall be prewired for cable TV.

**** Please refer to the VR “Residential Improvement and Site Restrictions Guideline for a complete reference of items that must be submitted prior to installation. All approvals must be in writing. Below is a sample list of items that typically would require prior written approval.**

Antennae

Outbuildings & Storage

Refuse Areas

Basketball Backboards

Driveway Entrance Gates

Swing Sets

Pools and Tennis Courts – with exception that those items installed during the time of construction of the home and integrated into the site plan may be submitted to the Developer Committee for review and approval. The Developer reserves the right to submit the plan to the VR ACC for review.

Miscellaneous -- sculptures, birdbaths, fountains, flagpoles, flags, etc.

Walls and Fences

All walls and fences must be approved by the Committee as to location, size and materials. Fences, walls, and hedges should be considered as design elements to enclose and define courtyards, to extend and relate the building forms to the landscape, as well as to assure security and privacy elements. Every effort must be made to retain the feel of open spaces. Walls, fences, copings, or boundary plantings may not be constructed or maintained in such a manner as to interfere with the vision of drivers at any intersection of streets or roads.

Except for special cases where, subject to Committee approval, walls, fences, copings, or boundary plantings are permitted for the creation of privacy on Lots adjacent to the golf clubhouse, parking lots, tennis courts, or swimming pool, no wall, fence, coping, or boundary planting may be constructed on the boundary line of any Lot where it adjoins the Golf Course, including but not limited to the golf course, lake, clubhouse, parking lot, and swim and tennis facilities.

Recommended fencing is black aluminum or black wrought iron to contain children and permitted animals within a yard. Wrought iron with brick or stone piers is also recommended. Prefab wood fencing will not be permitted within the community. Chain link fences are not permitted, unless specifically approved by the Committee for a tennis court, and, in this case, the chain link fence shall be vinyl clad: Maximum height for walls and fences is 6', except that a 10' high fence may be allowed in conjunction with tennis courts. The Committee will review requests for height increases and material usage variance on a case-by-case basis.

**Homeowners who installed approved split rail fencing prior to December 31, 2006 are grandfathered for repairs. New installation on these Lots shall be for approved fencing by the ACC.

All retaining walls built anywhere on Lots should be made from stone, keystone, brick, landscape ties or other approved materials. Final design and materials must be approved by the Committee.

No fence or wall shall extend beyond the front setback line (or front and side setback line [street side only] on any corner lot) of each residence constructed or to be constructed, with the exception of fencing or walls constructed and erected by the Developer and its assigns. All fences, walls, and enclosures are subject to the approval by the Committee.

Signs

No signs, billboards, banners, letters and/or numbers of any kind or nature including, but not limited to commercial, subcontractor, Realtor, lender and similar signs, whether permanent or temporary shall be erected or maintained on any Lot, except signs required as a matter of law and signs approved by the Developer Committee.

GENERAL COMMUNITY STANDARDS

Remodeling and Additions

All submittals must be made to the VR ACC.

Vacant Homesites

Please refer to the VR Residential Improvements Guidelines as well as provisions in the Declaration of Covenants & Restrictions.

Construction Site Requirements

1. All sites must be kept free of any loose debris and other non-indigenous materials. During the construction process the builder will be required to maintain a trash receptacle sufficient in size to contain all debris from the project. This receptacle must be emptied at a frequency that avoids the receptacle from becoming overloaded to the point that the debris projects above the top rim of the receptacle. During the construction process it is critical that all loose debris be contained on a daily basis and that no debris is allowed to blow into adjacent homesites. Extra care should be exercised on golf course frontages including the provision of silt fence if required by the ACC, Developer or Club Owner.
2. No signage is permitted at any job site unless required by law or approved by the ACC and/or Developer.
3. Construction hours: 7:00 a.m. to 7:00 p.m. Monday through Friday and 8:00 a.m. to 4:30 p.m. Saturday. The Committee may approve exceptions to these times based on allowable circumstances.
4. No alcoholic beverages are permitted on job site.
5. The playing of any audio equipment in a loud manner that may be annoying to residents or golfers is prohibited.
6. Any agents, subcontractors, employees or builders who violate construction site requirements or any other Committee criteria may be removed and prohibited from entering Verdict Ridge by the Committee.

Landscaping

Every property owner is responsible for preventing the development of any unclean, unsightly or unkempt conditions of buildings or yards which shall reduce the beauty of the neighborhood as a whole or the specific area. In formal landscaped areas, bed and lawn areas must be maintained. In natural areas, weed growth must be controlled. Any proposed additions or changes in landscaping such as fences, fountains, lighting, game structures, drives, walks, landscape structures and statuaries must be approved by the Committee.

Tree Preservation

The cutting of the forest canopy is prohibited, especially along golf or lake frontage lots, without prior inspection and approval from the Developer.

Temporary Improvements

No temporary building or structure shall be permitted except for those trailers, barricades, trash receptacles or portable toilets that may be required during the construction of a permanent improvement and will be approved or required on a case by case basis by the Committee.

Design Duplication

Applicants should select building sites and home plans which will not result in the construction of repetitious designs within close proximity of each other. Similar designs or design duplications are discouraged and subject to disapproval without sufficient variations in exterior colors, materials, finishes, trim and detailing. The approval of plans for a specific site does not automatically imply approval by the Committee of identical or similar plans for another building site.

Right to Amend

The Developer reserves the right to revise and amend this document from time to time and implement policies that are reasonable.