GREY ROCK DESIGN AND DEVELOPMENT STANDARDS

SECTION ONE

GENERAL GUIDELINES

INITIAL STYLE REVIEW

Within fourteen days after the effective date of a sales contract for a Lot by a potential Owner, the potential Owner must submit the following to the Declarant and Architectural Control Committee (ACC) for review and approval:

i. *Photographs, pictures, architectural renderings or some facsimile thereof indicating the type or style home and structures to be built on the Lot;*
ii. *Approximate location of house and structures;*
iii. *A driveway plan showing the type driveway and approximate location thereof;*
iv. *Tree preservation plan including two buffer areas along public roads, side yards and rear boundary lines.*

SUBMITTAL OF PLANS AND APPLICATION FEE PRIOR TO CONSTRUCTION

Preliminary and Final Plans shall be submitted to the ACC by the Property Owner as set forth in the Declaration. In order to defray the expense of reviewing plans and related data, and to compensate consulting architects, landscape designers and other professionals that may be engaged by the ACC, an application fee of two hundred dollars ($200.00) is required for each submission. The fee is payable upon submission for preliminary review. The Property Owner and or Owner's agent may be asked to attend an ACC meeting to explain a submission.

REVIEW AND APPROVAL OF PLANS

The review and approval of plans submitted to the ACC shall be as set forth in the Declaration.

BEGINNING OF CONSTRUCTION

Once approved by the ACC, construction of the improvement(s) must begin within six (6) months after plan approval. Clearing of the home site shall not begin until thirty (30) days prior to the start of construction.

INSPECTIONS

The ACC reserves the right to conduct inspections as set forth in the Declaration. The Grey Rock Property Owners Association, the Board of Directors, and the ACC assume no responsibility for inspecting construction in progress for compliance with approved plans. The Property Owner assumes full liability for failure of construction to comply with approved documents.

COMPLETION OF LANDSCAPING

Approved landscaping must be in place within sixty (60) days of occupancy or completion of a residence.

DAMAGED CONSTRUCTION

If a building, either under construction or completed, is damaged so that major reconstruction is required, intention of rebuilding should be communicated to the ACC within ninety (90) days from the date the damage is incurred.

CONSTRUCTION ACTIVITIES AND CONTRACTORS

The Property Owner is responsible for the acts and omission of his contractors and the contractors' employees, subcontractors, and suppliers. ALL CONSTRUCTION-RELATED ACTIVITIES ARE SUBJECT TO THE GREY ROCK PROPERTY OWNERS ASSOCIATION RULES AND REGULATIONS. The Property Owner is required to meet with his contractors and review the applicable rules and regulations before construction begins. Subsequent review meetings shall be held with the contractors on an as needed basis.

SECTION TWO

ARCHITECTURAL PLANNING

THE FOLLOWING SECTION OUTLINES ARCHITECTURAL FEATURES AND BUILDING MATERIALS SUGGESTED FOR USE IN THE PLANNING OF YOUR GREY ROCK HOME. IT IS NOT THE INTENT OF THESE STANDARDS TO FORCE OWNERS INTO A STRICT, UNIFORM BUILDING DESIGN. IT IS DESIRED AND INTENDED THAT ALL HOMES COMPLEMENT A CENTRAL THEME AND EACH OTHER. IN DOING SO, OWNERS WILL BE ASSURED THAT THEIR SIGNIFICANT INVESTMENT OF TIME AND RESOURCES WILL BE REWARDED WITH AN ENVIRONMENT AND QUALITY OF LIVING THAT WILL BE HIGHLY DESIRABLE.

THE FOLLOWING DESIGN STANDARDS WILL HELP US ACCOMPLISH THESE GOALS:

FOUNDATION
EXTERIOR WALLS
WINDOWS AND DORMERS
SHUTTERS
DOORS
ROOFS
CHIMNEYS
VERANDAS AND GALLERIES
BUILDING HEIGHT
DRIVEWAYS
FENCING
GAZEBOS, ARBORS, DOCKS AND BOAT HOUSES
EXTERIOR LIGHTING
DECKS AND PATIOS
TRASH RECEPTACLES
SWIMMING POOLS
TENNIS COURTS
SATELLITE DISHES
ENCLOSED PARKING

FOUNDATIONS

There are various types of foundation walls found in homes in Grey Rock.

The solid perimeter foundation wall of brick or stone, often with engaged pilasters.

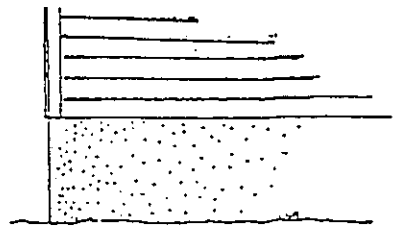
Brick or stone piers with or without lattice screening between the piers.

Solid Brick or stone walls, or stucco over brick or stone walls, especially in raised or partial basement type construction.

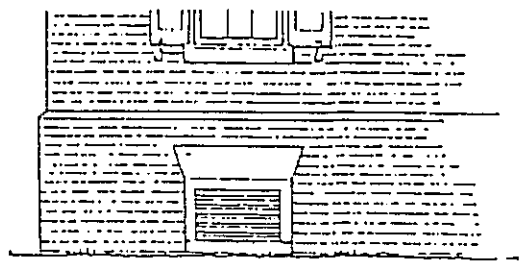
Stacked or stone veneers will be allowed.

Continuous perimeter lattice will not be permitted.

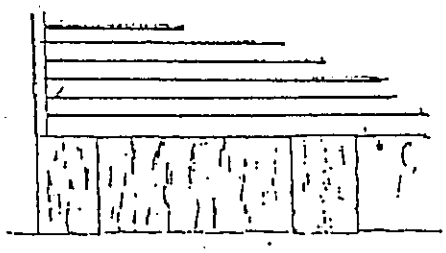
Exposed concrete block will not be permitted.



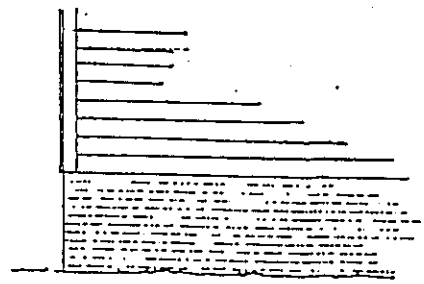
STUCCO



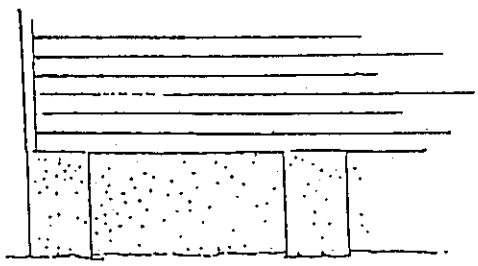
BRICK VENEER



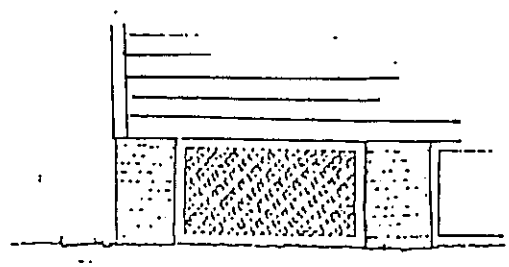
STONE WITH PILASTERS



BRICK



STUCCO WITH PILASTERS



BRICK WITH LATTICE

EXTERIOR WALLS

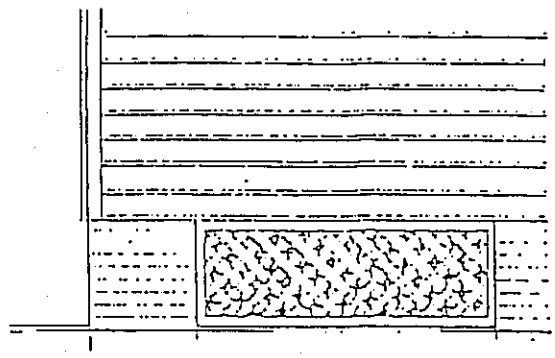
COLOR

Desired exterior colors are those which have precedent in the homes in Grey Rock. They should be sensitive to the environment and blend with neighboring homes.

MATERIALS

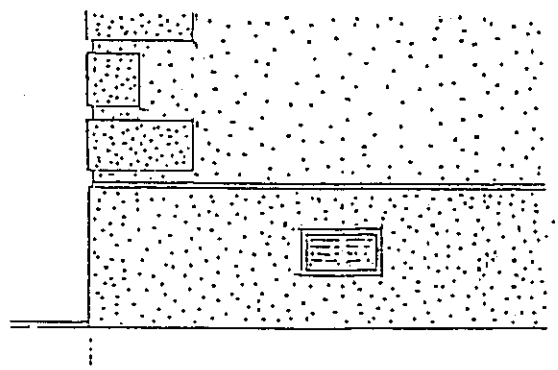
LAP SIDING

6" or 8" siding may be used as horizontal clapboard. The siding may be plain or beaded.



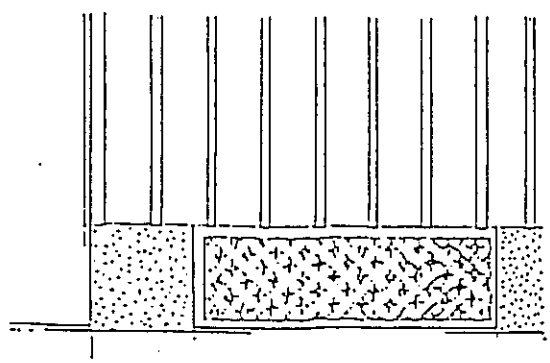
STUCCO

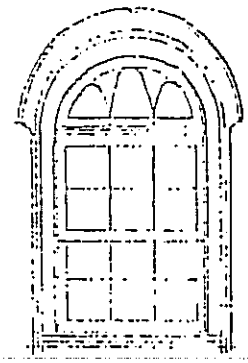
Stucco should be in keeping with "natural" material colors and finishes.



BOARD AND BATTEN

8" and 12" vertical siding (solid wood boards) with 3" vertical wood batten strips is appropriate when the design warrants. Pre-manufactured board and batten is not acceptable.





CIRCLE HEAD

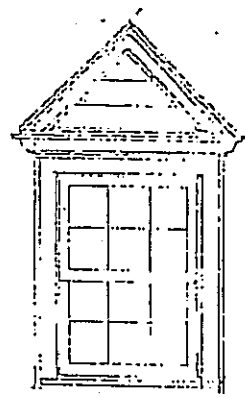
WINDOWS AND DORMERS

Dormer roof pitches were generally steep due to tradition and ease of construction methods. Attic areas frequently become sleeping lofts. Dormers in the roof allowed for window light and ventilation. The shed or "catslide" dormer was the simplest design. Next came the "gable" and the "hip" designs. A decorative expression for dormers was introduced with the "circle head".

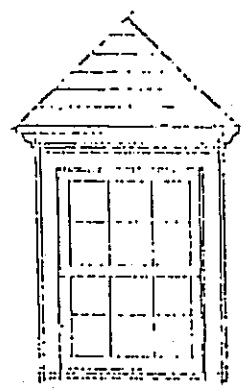
Sizes and types of dormers shall be appropriate to the architectural style of the building design.

Windows shall be of sizes, types, materials and designs appropriate for the architectural style of the home. While facades of the home which may be seen from the street should be "true" to the style selected, we encourage the use of appropriately designed expansive areas of glass in lake facades. The emphasis here should be on appropriately designed.

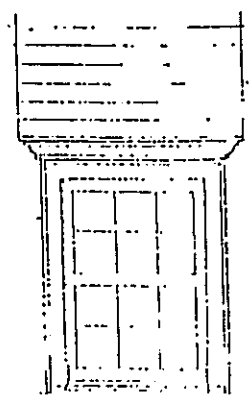
NOTE: While insulating glass is recommended in all windows and doors, no mirrored film or unusual tinting will be approved.



GABLE



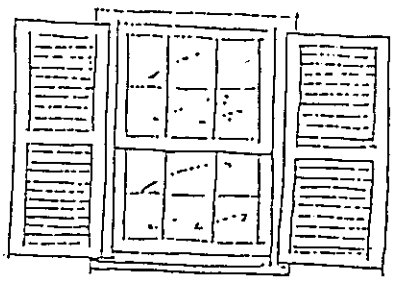
HIP



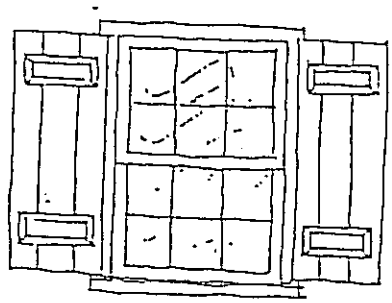
SHED

SHUTTERS

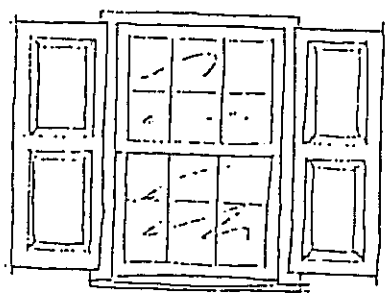
Full louvered shutters, panel shutters, vertical board shutters, etc. will be generally approved.



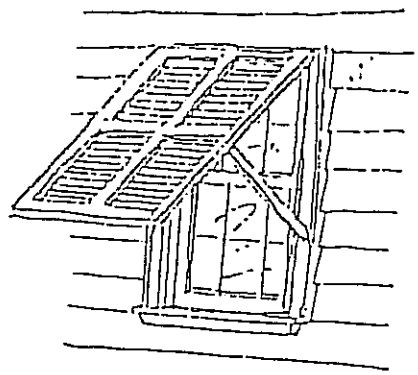
LOUVER



BOARD AND BATTEN



PANEL

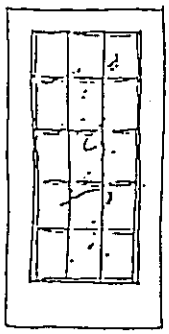


BAHAMA

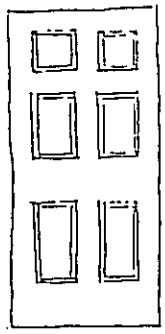
DOORS

Exterior doors used in facades, which can be seen from the street should be appropriate to the architectural style of the house.

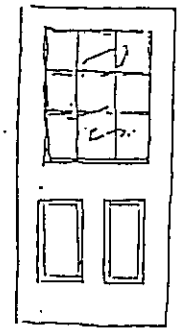
Doors with divided glass panels.



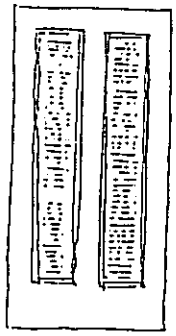
Raised panel door. Panels can range from 2 to 6 in number



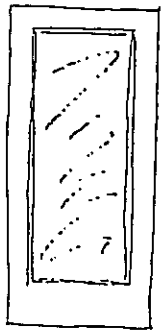
Doors with glass and wood panels. Single glass panels can be divided into smaller panels.



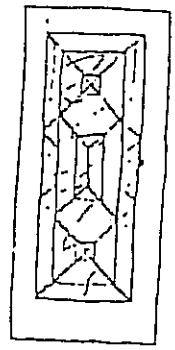
Doors with horizontal louvers. Louvers can be in panels or run the entire length and width of the door.



Doors framed solid glass door. May be hinged or where design dictates, sliding.



Leaded glass. Stained or beveled.

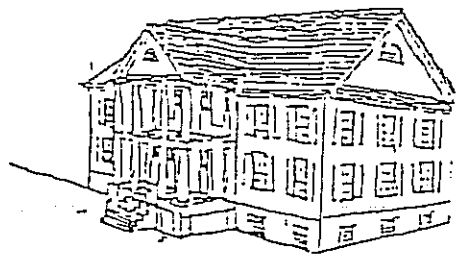


ROOF DESIGNS

GABLE — *"Colonial" roof form.*

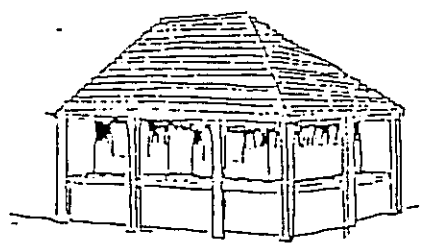
English "Greek Revival" roof form with a variety of porches or verandas.

Steep gable roofs in Victorian homes.

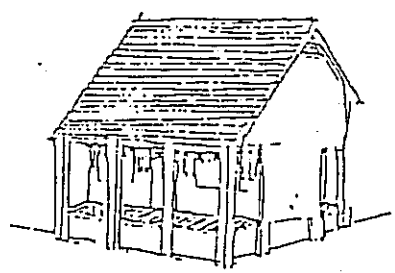


HIP — *French in origin, the roof slopes equally on each side so that there are no gables.*

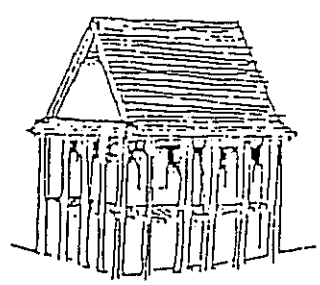
Steep hip roofs in Victorian homes.



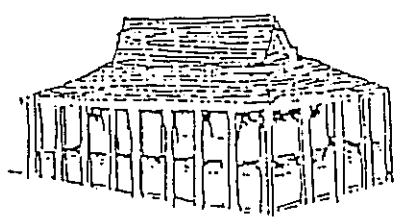
CATSLIDE: *The catslide is the Southern version of the New England "saltbox".*



PENT: *German derivation of the gable roof.*



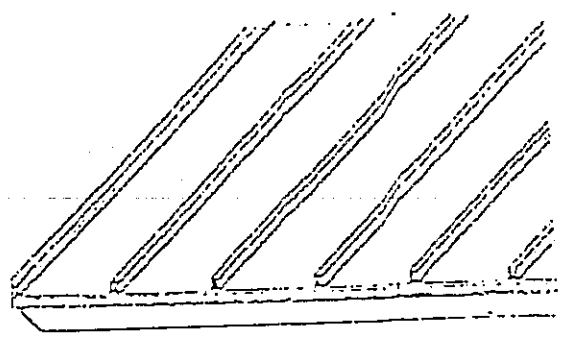
HIPPED GABLE — *Created when Southern designers added a broad hip roof to the simple steep gable roof.*



ROOFING MATERIALS

There are a variety of roofing materials to choose from including composition (textured) shingles, slate, tile and metal roofing, either painted or coated.

Traditional colors should be used to avoid distracting from nature's surrounding colors or drawing one's eye away from the home design. Historically, metal roofs were oxide red and forest green, if painted.

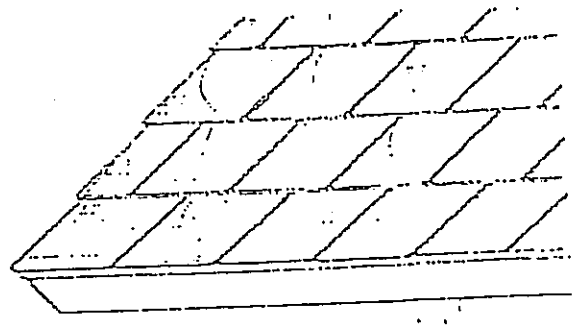


STANDING SEAM METAL

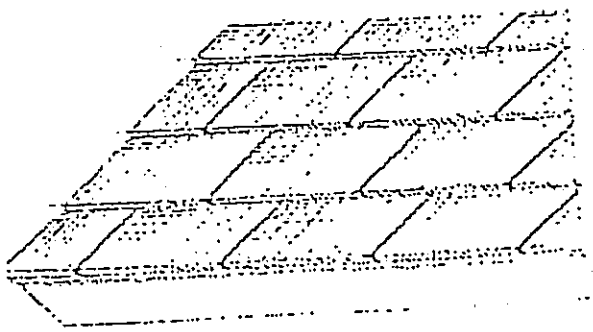
ROOF PITCH

An 8/12 pitch will be the minimum slope on any main portion (non-porch) of the roof unless specifically approved by the Architectural Control Committee.

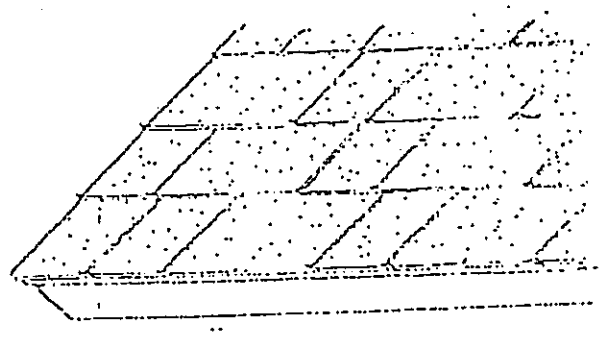
A 4/12 pitch will be the general minimum slope on any porch roof. Slope of the pitch should facilitate a balanced visual impression in relationship to the body of the dwelling. All vent stacks, exhaust vents, or other protrusions shall be in inconspicuous locations and they shall be of a material which is unobtrusive (i.e., lead, gray PVC, copper).



COMPOSITION SHINGLES



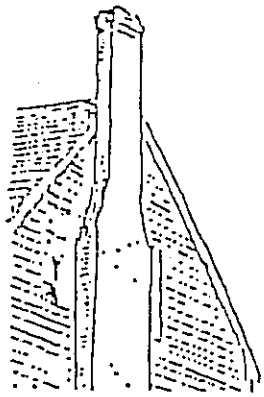
SLATE



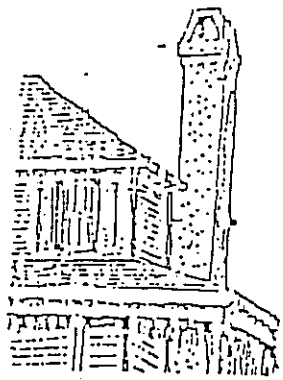
TILE

CHIMNEYS

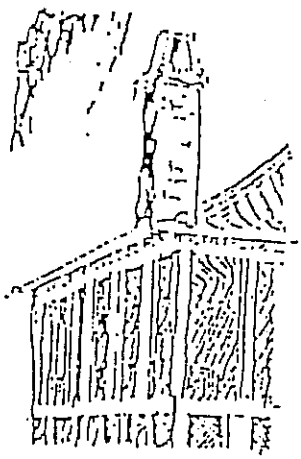
All chimneys are recommended to have masonry or stucco veneers. Exposed pre-fabricated Chimney caps are subject to individual review. All chimney caps or covers must be approved By the Architectural control committee.



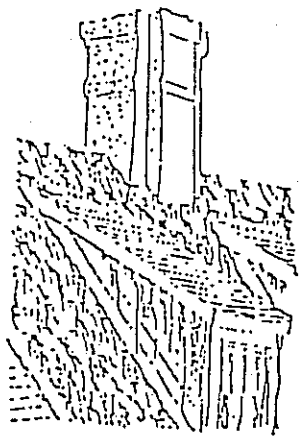
REAL BRICK MASONERY EXTERIOR CHIMNEY



STUCCO OVER WOOD FRAME FOR PRE-FAB UNITS. METAL FRAME/ STUCCO CAP TO CONCEL PRE-FAB CAP. EXTERIOR CHIMNEY.



BRICK VENEER OVER WOOD FRAME FOR FAB UNITS. METAL FRAME/STUCCO OR BRICK CAP TO CONCEAL PRE-FAB CAP. EXTERIOR CHIMNEY.



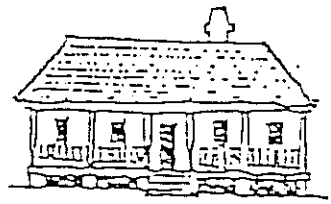
INTERIOR CHIMNEY

VERANDAS AND GALLERIES

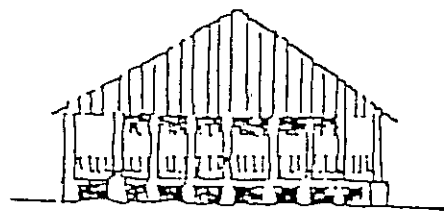
Verandas are key elements for design in warm climates. When placed to take advantage of prevailing breezes, the porch or veranda can be either a pleasant place to spend time or utilized to cool the house.

Verandas range in shapes from ones which border on the house on one side to those which circle the entire building. The elements that comprise the veranda, including columns, balusters, stairs, and roofs, all vary with the architecture of the home.

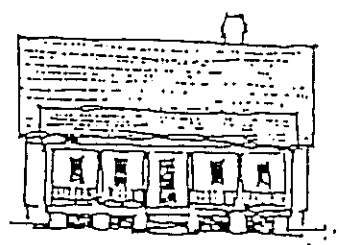
Veranda and stair balustrades are expressions of individual creativity and taste. Many reflect parts of furniture design. The Chippendale and picket are examples. The stairways to the verandas are frequently used in symmetrical fashion to each side of the dwelling, at the front center axis, or both.



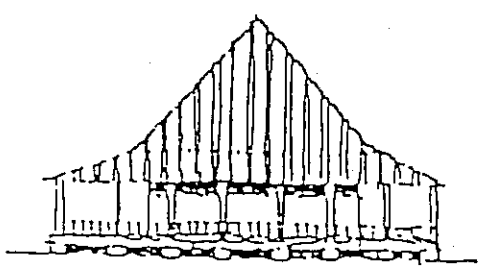
SINGLE SLOPE



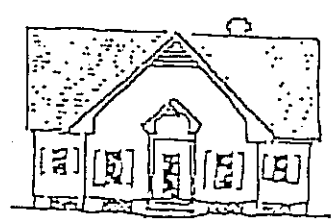
FULL HIP



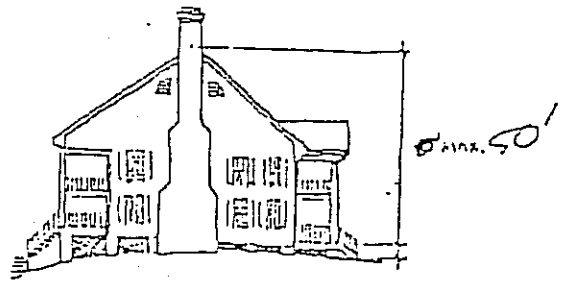
SHED



DOUBLE-PITCH HIP



GABLE



BUILDING HEIGHT

Each building submitted for review will be analyzed according to site topography and adjacent structures. Structure height is governed by restrictive covenants and your specific architectural style. In no case shall a single family home exceed three and one-half heated and cooled stores in height (excluding basement/walkout basement), or 50 feet above the finished floor elevation of the first floor. Architectural treatment of the space between grade and the first living floor is discussed in Section 4 of the Design Guidelines.

DRIVEWAYS

It is the goal of Grey Rock to limit the impervious cover of the ground to the minimum needed, especially around existing trees. Excessive areas for driveways will be discouraged. All driveways and parking areas must be surfaced. Surfaces such as turf stone, brick, asphalt, colored/textured concrete and stone pavers are recommended.

Drives located within 10' of a property line and all parking areas must be screened from adjacent property owners with landscape materials. Drives must not block roadside drainage; therefore, appropriately sized culverts are required where necessary. All culverts within 100' of roadways shall have brick or rock headwalls.

FENCING

Fences should be constructed of material, color, and detailing which are compatible with both the house and associated site elements, proposed and existing. NOTE: No perimeter fencing for single-family lots throughout Grey Rock is permitted. No chain link type fences will be allowed.

A fence can screen storage, trash receptacles, and other service areas, as well as provide security for swimming pools.

GAZEBOS, ARBORS, AND DOCKS

These functional structures can also be very pleasing landscape elements that fit well into the Grey Rock theme. It is important to view these as permanent structures and to design them accordingly.

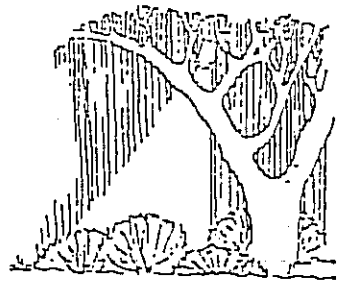
LIGHTING

Outdoor lighting will be carefully reviewed to ensure that neighboring properties are protected from the view of obtrusive light sources. Whenever possible, functionally required light should be integrated into such features as steps, handrails, posts and curbs.

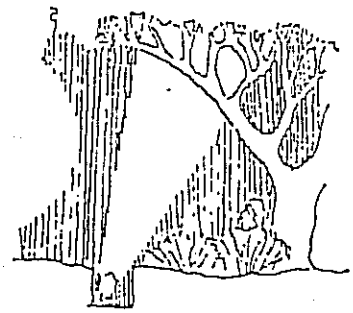
Pleasant accent effects can also be achieved through the use of landscape lighting. Accent spotlight fixtures provide low intensity, but often dramatic illumination.

Landscape lighting should be unobtrusive in appearance or hidden from view. Lights mounted in trees are encouraged, provided the light source is shielded.

Again, lighting should reflect architectural character of each residence. Creative interpretation of traditional fixture is encouraged.



DOWNLIGHT IN TREE



HIDDEN LIGHTING

DECKS AND PATIOS

Yards and terraces should be designed to be an extension of the architecture. A well-planned patio/deck adds living area to your property. In order to decide the location of your patio/deck, it is important to know the physical assets of your property as well as the requirements of deck design and construction, setbacks, and deed restrictions.

Structural posts, columns, and supporting decks shall be properly sized both structurally and aesthetically. The paving materials used must be consistent with and complementary to the architecture of your house. Brick, stone, tile, wood or colored/textured concrete is recommended.

TRASH RECEPTACLES

The type of trash receptacles required will be determined by the service provided for the residents of Grey Rock. Trash receptacles must be screened from view with approved fencing. No exceptions will be permitted.

SWIMMING POOLS

The size, shape and site of swimming pools must be carefully considered to achieve a feeling of compatibility with the surrounding natural and man-made elements. No above ground pools will be permitted.

Pool and equipment enclosures should be architecturally compatible to the house and other structures in placement, materials, and detail. The form and configuration of the pool should reflect the architectural character of the residence. Traditional shapes of windows, doors, and other ornaments can be interpreted creatively into pool designs.

Fountains and re-circulating water add character to patios and will be accepted. Inflatable "bubble" covers will not be permitted.

TENNIS COURTS

Tennis courts are discouraged. Any exceptions must first be submitted to and approved by the ACC.

SATELLITE DISHES

Only the small "Direct TV" satellite dishes will be approved.. Size, location, and method of installation must first be submitted to and approved by the ACC. Approval will depend on, among other things, the location and layout of the Owner's lot and the proposed location of the satellite dish.

ENCLOSED PARKING

A detached enclosed parking garage will be permitted when approved by the ACC. All garages are required to have garage doors. Detached garage doors that face the street are discouraged but may be acceptable upon review by the ACC.

SECTION THREE

SITE PLANNING

THE LANDCAPE DESIGN OF EACH HOMESITE IN GREY ROCK OFFERS THE OPPORTUNITY TO EXERCISE YOUR INDIVIDUAL COMMITMENT TO PRESERVING THE NATIVE VEGATATION. SINCE TOTAL ALLOWABLE CLEARING IS LIMITED, A NATURAL QUALITY WILL BE PRESENT IN ALL HOMESITES. NATURE HAS CONVENIENTLY GIVEN A BASIC CUTLINE OF THE PLANT MATERIALS THAT THRIVES IN THIS AREA. PRESERVING THAT GIFT AND ENHANCING THE SETTING FOR THE RESIDENCES IS THE GOAL OF THIS SECTION.

THE FOLLOWING DESIGN STANDARDS WILL HELP US ACCOMPLISH THESE GOALS:

SITE EVALUATION
SAMPLE SITE CONCEPTS
NATURAL LANDSCAPING
LAWNS
PLANT AND VEGETATION
TREE PRESERVATION

SITE EVALUATION

Properly positioning your home on its lot requires that you understand all of its unique natural features, including views and breezes. The following is a typical list of features to evaluate in designing an overall concept for your home.

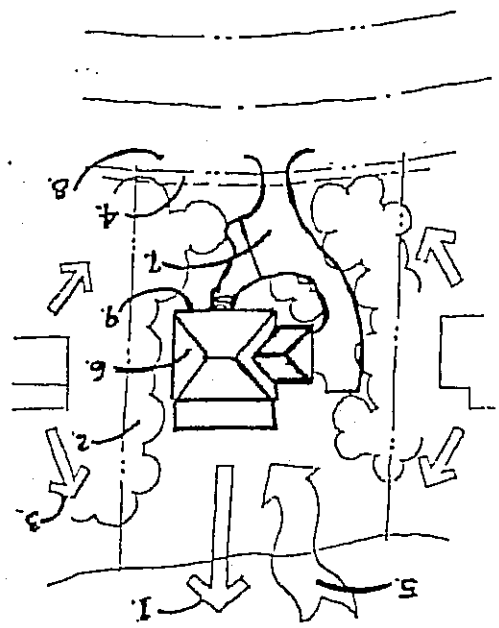
(1) Note the best natural or man-made view from your lot.

(2) Preserve the existing major trees and other natural habitats such as low shrubs.

(3) Avoid blocking the views that adjacent owners have of the lake.

(4) Note any drainage swales or ditches that need to have unimpeded flow.

(5) Orient your home to allow prevailing summer breezes to flow through your home.



(6) Proper sun orientation will provide adequate shade during the summer and warming in the winter, as well as desirable light in living areas.

SAMPLE SITE CONCEPTS

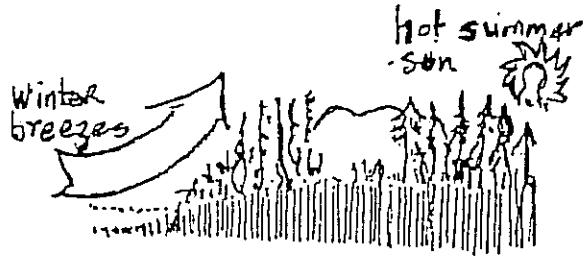
(1) Setback zones with random masses of flowering shrubs beneath unaltered tree canopy. A few trees limbed up to open up views of the lake.

(2) Tree hammock is preserved and enhanced by the introduction of ground cover. Vegetation provides privacy which separates the house from the road and adjacent neighbors.

(3) The entry drive curves around existing trees.

(4) The floor plan should create pleasant views from major spaces. An informal garden which displays color year-round is appropriate.

(5) The outdoor patio/deck should be designed to take advantage of views and breezes.



(6) The service yard should be screened from view by landscape or an architectural element.

The preliminary site plan addresses the formative considerations of building placement, relationship of adjacent homes, view corridors, and access to the lot.

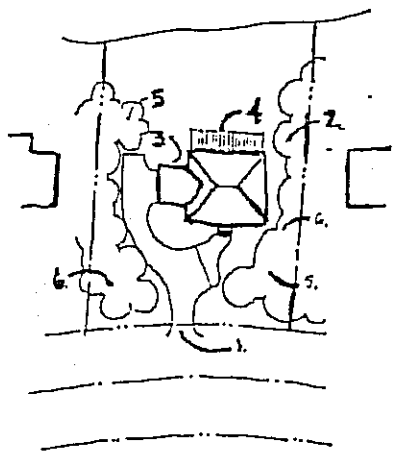
As you begin to refine the layout of your grounds, it is important to understand the value of well-designed landscape. Not only will you be at home on your grounds, but you will be increasing the total value of your investment.

To coordinate each homeowner's plans with the intended landscape concept for Grey Rock, a cooperative effort is needed. Within the setback areas of each lot, along roadways and lake, we ask that each lot owner plant shrubbery and understory trees that will flower and/or provide color to enhance the scenery for all Grey Rock residents.

NATURAL LANDSCAPING

Working with what the land has to offer is the key to creating a man-made environment that exists in harmony with nature. The landscape as it exists in its present state is an asset. Various microclimatic features can be optimized and expanded upon to create an energy efficient home and comfortable outside use areas.

Wind patterns are important to note when creating an energy-conscious landscape.



In situating where existing trees block breezes that would potentially cool during the summer, selective pruning is advocated. Tree canopy can be thinned to allow the sun and breezes to pass through. The goal is to let the existing land and landscape do the work for you with minimal disruption.

LAWNS

Full coverage lawns are discouraged in Grey Rock. Any lawns must be approved by the ACC.

PLANTING AND VEGETATION

The ACC requires that a landscape plan be submitted as part of the development proposal. A preliminary plant massing plan should be prepared by a landscape architect or landscape designer. This plan should place emphasis on locations having the greatest visual impact.

The preliminary plant massing plan should indicate the use of various classifications of plants. These include:

(1) Deciduous overstory trees.

(2) Evergreen overstory trees.

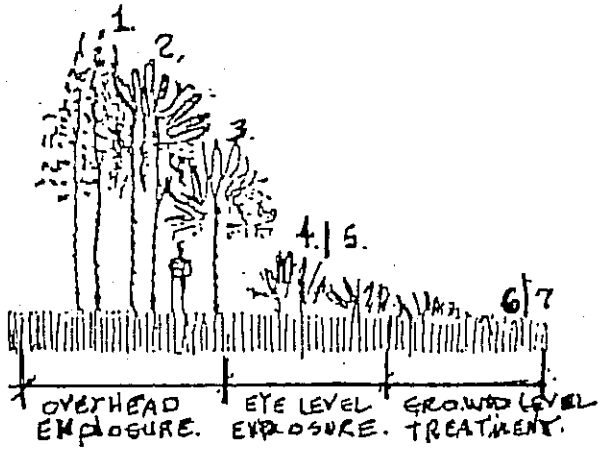
(3) Understory trees that normally form a canopy below the larger trees.

(4) Evergreen and deciduous shrubs of various heights.

(5) Ground cover and flowers.

(6) Grassed areas.

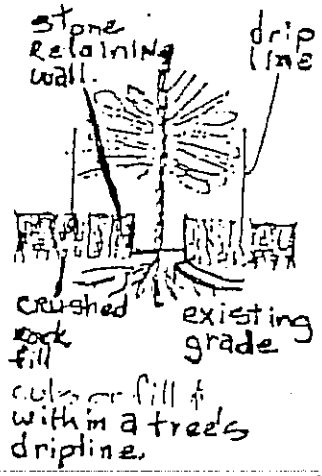
(7) Wood chip and mulch areas.

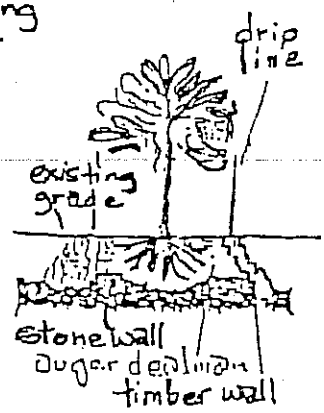


The selection and placement of the new materials is a complex task. In the preliminary state, approximate sizing should be noted on the plan. For detail design, a careful study of sizes, shapes and textures is warranted as well as plant types, growth habits, hardiness, moisture and shade requirements, soils, and maintenance requirements.

A successful landscape plan should be one that virtually eliminates time consuming pruning and mowing.

Proposed irrigation systems shall be included in the landscape plan. Irrigation water may not be drawn from the lakes without approval of the Board of Directors. If potable water (central system) is to be used for irrigation, a moisture sensor and back-flow preventor shall be included in the system.





TREE PRESERVATION

The conservation of as many existing trees as possible is desired. Where necessary to raise the grade around an existing tree, soil should be prevented from coming in contact with the bark. If filling is required within the dripline, rock or drywall walling should be installed adjacent to the tree trunk. Additionally, vertically placed stacks of rock extending to the final grade and covering an area of 2/3 of the diameter of the dripline should be installed. If a tree is to survive, its roots, bark and leaves must be largely undamaged. Preserving trees may best be accomplished by preserving existing grade. Construction grading occurring within the driplines of trees should be minimized. When it is necessary to lower the grade adjacent to a tree or group of trees, the cut should occur outside the dripline.

In order to save as many trees as possible in disturbed areas of the site, the following is encouraged:

(1) Barricade around trees to be saved.
(2) Fertilize roots with slow release fertilizer which is high in phosphorus and potassium.

Although the cost of building around trees may initially be more than on open land, the replacement of vegetation on a site can be costly and never looks quite the same.

THE FOLLOWING PROPOSALS WILL NOT BE ALLOWED:

(1) Unwarranted removal of specimen trees.
(2) Property lines defined by clipped hedges or "in-line" planting.
(3) Earth that threatens existing trees.
(4) Large, unplanted, windowless walls that have major visual impact with adjacent residences.

All reasonable means shall be taken during and after construction to protect and preserve existing vegetation.

ACC
CONTROL AREAS

A. ACC APPROVAL REQUIRED FOR:

1. NEW HOMES
2. IMPROVEMENTS TO EXISTING HOMES THAT ALTER EXTERIOR APPEARANCE
3. OUTBUILDINGS OR DETACHED STRUCTURES
4. DRIVEWAY
5. REMOVAL OF TREES (greater than 6" in diameter) OTHER THAN THOSE DEAD, DAMAGED OR DISEASED
6. FENCES
7. SWIMMING POOLS
8. EXTERIOR RETAINING OR DECORATIVE WALLS
9. BOAT DOCKS AND/OR HOUSES
10. "SEA-WALLS"
11. IRRIGATION SYSTEM PUMPS AND ENCLOSURES
12. INSTALLATION OF PROPANE TANKS

B. SUBMISSIONS TO ACC -

Minimum requirements for a new home (for less extensive improvements, submit applicable information)

1. BOUNDARY SURVEY AND SITE PLAN SHOWING
   a. Dimensions and layout each proposed improvement (home site, driveway, walkways, boat dock, septic tank and lines, irrigation pump, etc.
   b. Setbacks of proposed improvements from the nearest boundary line/shore line on all four sides.
2. COMPLETE EXTERIOR ELEVATIONS (ALL SIDES) AND FLOOR PLANS. DESCRIPTION OF PROPSED EXTERIOR MATERIALS, FINISHES, AND COLORS FOR WALLS, ROOFS, WINDOWS, DOORS, CHIMNEY CAPS, DRIVEWAYS, BOAT DOCKS/HOUSES, ETC.
3. STATEMENT ON TREE REMOVAL SHOWING TYPES, SIZES, AND LOCATIONS OF ALL TREES, SHRUBS, AND PLANTS TO BE REMOVED OR MOVED.
4. NAME, ADDRESS AND PHONE NUMBER OF THE GENERAL CONTRACTOR.
5. A DATE BY WHICH CONSTRUCTION WILL BE GIN.
6. A STATEMENT ON DRAINAGE CONTROL DURING CONSTRUCTION (silt fences, etc.)

C. SOME (NOT ALL) SITUATIONS THAT CAN CAUSE DISAPPROVAL OF A SUBMISSION:

1. FAILURE TO SUMIT ALL OF THE INFORMATON IN "B" ABOVE.
2. STRUCTURES LOCATED NEARER THAN 50 FEET FORM A SIDE BOUNDARY OR NEARER THAN 100 FEET FROM ASSOCIATION PROPERTY (ROAD, LAKE, ETC.). WRITTEN APPROVAL IS NECESSARY FROM THE AFFECTED NEIGHBOR IF A VARIANCE TO THE 50 FOOT SIDE SETBACK IS REQUESTED.
3. HOME WITH LESS THAN 2,000 HEATED OR COOLED SQUARE FEET. AT LEAST 2,500 SQUARE FEET IS SUGGESTED.
4. ANY TYPE PERIMETER FENCING/HEDGES OR ANY CHAIN LINE FENCE.
5. GARAGES WITHOUT DOORS OR GARAGES WITH DOORS THAT FACE THE STREET.
6. OUTSTRUCTURES SUCH AS METAL STORAGE BUILDINGS, CARPORT TYPE COVERS, PLAYHOUSES, UTILITY SHEDS, OR ANY STRUCTURE NOT APPROPRIATE FOR GREY ROCK.
7. GREY ROCK PROPERTY OWNERS ASSOCIATION FEES (INCLUDING ANY LATE FEES) NOT PAID CURRENT.