

**HAMMOCK CREEK MASTER HOMEOWNERS ASSOCIATION,
INC.**

**ARCHITECTURAL REVIEW BOARD
GUIDELINES**

As Amended Through October 8, 2012

THE HAMMOCK CREEK ARCHITECTURAL REVIEW BOARD, A
STANDING COMMITTEE OF THE HAMMOCK CREEK PROPERTY
OWNERS ASSOCIATION, INC., HAS ADOPTED AND APPROVED
THESE DESIGN REVIEW POLICIES, GUIDELINES AND
PROCEDURES IN ORDER TO INSURE THE ORDERLY GROWTH OF
HAMMOCK CREEK.

INTRODUCTION TO THE ARCHITECTURAL REVIEW BOARD

PURPOSE

One of the most effective methods in assuring the protection of the master land concept, community lifestyle environment and the individual property values is through the establishment of high standards of design review. In order to accomplish this objective, the Architectural Review Board (ARB) reviews Application and Design documents for all new construction and alterations, modifications or changes to existing properties, including landscaping. Each application is evaluated on its own merits with reasonable flexibility for design functions and creativity. Notwithstanding the merits of any individual application, ARB approval shall be in compliance with all conditions of any applicable government approval for the Hammock Creek development.

AUTHORITY

The authority for the Architectural Review Board is set forth in the Declaration of Covenants, and Restrictions for Hammock Creek, which encumber every lot or parcel. The ARB is responsible for carrying out its duties on behalf of all members of the Association for the benefit of the total community.

MEMBERS

The Architectural Review Board shall consist of seven (7) regular members appointed by the Master Association with at least two members coming from each sub-association. Additionally, the Master Association may appoint three alternate members, one from each sub-association. These alternates may participate and vote at a meeting only if at least one regular member from that alternate's sub-association is absent.

QUORUM AND VOTING

Four (4) members of the ARB (including properly seated alternate[s]) shall constitute a quorum for the transaction of business at a meeting of the ARB. Each regular member of the Architectural Review Board shall have one (1) vote. The act of a majority of the members of the ARB present at a meeting at which a quorum is present shall constitute an act of the ARB. Should no request for reconsideration be received in a timely fashion, the applicant

shall have no further right to reconsideration and such decision shall be deemed to be final.

The ARB's approval or disapproval shall be dispositive and final.

MEETINGS

The Architectural Review Board shall meet as necessary to review applications received within 30 days of receipt. Any application not acted upon within thirty (30) days of receipt shall be deemed to be approved. All meetings will be posted not less than forty eight (48) hours prior to the meetings date and shall include an agenda of items to be considered including the sub-division, address of property, subject of application and lot number.

RESPONSIBILITIES

On behalf of the Master Association, the Architectural Review Board is empowered to perform the following services:

1. Establish architectural motifs and exterior design themes for the community, subject to approval by the Board of Directors of the Association.
2. Establish design review criteria for the protection of enduring property values and to provide the best possible safeguards for continuing appreciation.
3. Review all Applications for compliance with design review criteria.
4. Assure compatible architectural designs and harmonious relationships with neighboring properties and land uses.
5. Establish fees for the review of Applications as may be required, subject to the approval of the Board of Directors of the Association.
6. Contact Applications whose plans and specifications have been disapproved and provide reasonable assistance and recommendations for adjustments to bring Applications into compliance with criteria and covenants.
7. Maintain copies of applications, design documents and related records.
8. Inform members of the Master Board of Directors regarding activities of the ARB and changes in criteria as they may occur.
9. The ARB may, from time to time and for good cause, vary from any or all requirements.

ARCHITECTURAL REVIEW BOARDT POLICY STATEMENT

The Architectural Review Board does not seek to restrict individual taste or preferences. In general, its aim is to avoid harsh contrasts in the landscaping and architectural themes, and to foster thoughtful design so that there is harmony between neighboring residences. The ARB shall be fair and objective in the design review process and maintain sensitivity to the individual aspects of design.

All meetings will be posted not less than forty eight (48) hours prior to meetings.

LIMITATION OF RESPONSIBILITIES

The primary goal of the ARB is to review the applications, plans, specifications, materials and samples submitted to determine if the proposed improvement conforms in appearance and construction criteria with the standards and policies as set forth by the ARB. The ARB does not assume responsibility for the following:

The structural adequacy or capacity of safety features of the proposed improvement or structure.

Soil erosion, incompatible or unstable soil conditions.

Compliance with any or all building codes, safety requirements, governmental laws, regulations or ordinances.

Performance or quality of work of any contractor.

Design, plans and specifications.

APPEAL

If an application has been denied, or the approval is subject to conditions to which the applicant objects, the applicant may request reconsideration by the ARB provided that the request for a reconsideration shall be in writing and is received by the Property Manager in sufficient time to be heard at the next scheduled meeting of the ARB. After the hearing the ARB shall notify the applicant of its decision within ten (10) days of the hearing.

APPLICATION SUBMISSION POLICY & FEES

All applications must be submitted to the Property Manager on a completed Architectural Review Board Request for Modification Form and include the following:

Application fee in the amount of \$25.00

Plan showing location of addition/modification.

Complete list and samples of materials and colors.

Landscape plans must include planting location, plant material and size of plants to be used.

Complete set of construction plans.

Resident's name, address, e-mail, telephone number and lot number. All applications must be received by the ARB seven (7) days prior to the next ARB meeting to be eligible for review. The ARB may waive the time deadline for submission in its discretion.

All applicants are encouraged to attend the ARB meeting at which their application is being considered in order to discuss any issues or concerns that may arise to aid in a disposition of the application.

All applications will be reviewed within 30 days from receipt of complete application. Incomplete applications cannot be reviewed until all information has been received.

In the event the applicant commences or completes any work or project without ARB approval, the application fee shall be up to \$250.00 as determined by the ARB.

Notwithstanding the foregoing, however, there shall be no application fee required for an approval of solar panels or hurricane shutters, provided that the application is made prior to the commencement or completion of any work or project; otherwise the fee for applications relating to work commenced or completed prior to approval shall apply.

APPLICATION WITHDRAWAL

A request for withdrawal may be made without prejudice, provided the request for withdrawal is made in writing and filed with the ARB prior to the review and/or action on the application.

CONSTRUCTION INSPECTIONS

Periodic inspections may be made by the ARB while construction is in progress to determine compliance with the approved design documents. Enforcement of the decisions of the ARB may be by the ARB as directed by or by the Board of Directors of the Association by any action, including any action in a court of law, to insure compliance.

JOB SITE CONDITIONS

All job sites will be kept in a neat and orderly condition.

For security purposes, the Homeowner may be required to furnish a list of all contractors, sub-contractors and employees, who are permitted entry into Hammock Creek.

Construction hours are subject to rules and regulations as published by the ARB and Rules and Regulations of the community from time to time.

All builders are required to provide a trash dumpster for every home under construction or remodel, or have sub-contractors remove their own refuse as shall be appropriate to the work to be done on any property.

No contractor signs, flags or banners will be permitted.

TIME LIMITATIONS

After application approval by the ARB, work must commence within ninety (90) days and must be completed within one (1) year unless an extension is requested in writing and approved by the ARB. A request for an extension to commence work shall be made prior to the expiration of the ninety (90) day commencement requirement and a request for an extension to complete shall be made prior to the expiration of the one (1) year completion requirement.

VARIANCES

All variance requests shall be made in writing. Any variance grants shall be considered unique and will not set any precedent for future decisions.

KEY DESIGN GUIDELINES

The following list summarizes those design elements which the ARB requires, recommends and/or encourages:

1. Preservation of the natural character of the site.
2. Compliance with all deed restrictions as found in the Declaration of Covenants and Restrictions for Hammock Creek.
3. Strict signage control.
4. Conformance with required setbacks.
5. The use of reflective tinting or mirror finishes on windows is prohibited. Normal tinting is allowed.
6. Each architectural design shall be considered on an individual basis with specific emphasis on impact and harmony with surrounding homes and styles. The overall intent is to maintain a feeling of open green space between units.

DRIVEWAYS AND EXTERIOR LIGHTING

Circular driveways are permitted where drive enters and exits on same street (secondary) and with approval of the ARB.

The use of asphalt for driveways is prohibited.

No curbside parking areas may be created extending any portion of the street pavement.

All driveways must be constructed of a paver type product. Design and color tone must be approved by the ARB

Driveway aprons must be patterned in the same manner as the driveway.

Exterior lighting for security, such as flood or other types of high-output lights, should be aimed or shielded to prevent excessive intrusion of light from one property to another.

No exterior lighting shall be permitted which in the opinion of the ARB would create a nuisance to the adjoining property owners.

EXTERIOR COLORS

Exterior Color Scheme Change applications must include the following:

1. Paint manufacturer's name, color name and color code for each color requested.
2. Actual paint samples either manufacturer's sample chips or applicant supplied samples.
3. Applicant must state whether or not they intend to repaint their front and or garage doors and submit color samples if applicable.

Earth tones are to be used for exterior paint colors.

Harsh contrasts between trim colors and base colors are to be avoided.

Paint colors used on individual residences must be harmonious and congruous with adjacent residences and the natural scheme of the Hammock Creek Development.

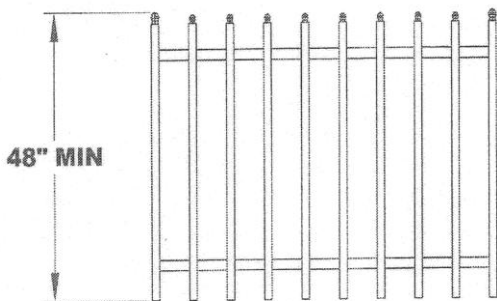
Exterior house paint colors for residences in any particular subdivision of Hammock Creek (i.e. Estates, Sanctuary and Preserve) may be reviewed with consideration given to the recommendation of the Board of each particular subdivision as communicated to the ARB from time to time. It is recognized that while the entire community shall be considered in the approval process, the character and preferences of each of the communities may be taken into consideration as part of the deliberation of the ARB.

Exterior colors that, in the opinion of the ARB, would be inharmonious, discordant and/or incongruous to Hammock Creek shall NOT be permitted. Bright or Dark colors as dominant colors are prohibited. Residents, who intend to repaint their homes using their existing previously approved color scheme, do not need to submit an ARB application.

FENCES

All proposed fences must be approved by the ARB prior to installation. Chain link, vinyl, plastic or wood fences are not allowed.

Perimeter (property line) fencing must be similar to the following illustration:



Fences must be metal, (aluminum, steel or wrought iron) and be black, white or bronze in color.

The fence shall be of a 2 or 3 rail design with a maximum height of five feet (5'). All fencing must have a minimum of 3 gallon size shrub material, planted with 18 inch on center, planted along the inside of the fence upon installation.

Perimeter fences installed within easement or drainage swale areas must be removable for access to the easement. If a fence is not removable in a swale area, it must be installed a minimum of 6' within or inside of the property line.

ADDITIONS, NEW CONSTRUCTION & RENOVATIONS

For ARB approval homeowners must submit:

1/8"=1'-0" SITE PLAN showing the existing structure and all new construction, including all setbacks and easements.

1/4"=1'-0" FLOOR PLANS & ROOF PLANS of new construction.

1/4"=1'-0" EXTERIOR ELEVATIONS (all sides) of new construction showing materials and finishes.

1/8"=1'-0" LANDSCAPE PLAN showing design and placement, including sizes, of plants and trees to be installed.

LANDSCAPE AND IRRIGATION

Each lot should be sodded with St. Augustine “Floritam” sod.

All Easements and areas adjacent to the canals, lakes and street frontage shall be irrigated and sodded, in accordance with the ARB specifications, and maintained by said residence owner.

All exterior landscaping alterations or modifications that result in a significant change to a landscape plan shall require ARB approval.

Privacy fences or walls may be installed using only suitable plant materials. No trees or tree type plants etc will be allowed to be used as a continuous wall for privacy. All privacy fences shall be of hedge or shrub materials. If a hedge extends beyond the front elevation of a residence it may not be taller than four feet (4') and shall not extend more than ten feet (10') from the front building elevation.

No planting of any sort may be installed in any easement with the exception of the street side trees.

Under no circumstances is any owner allowed to remove any vegetation along the Lake Littorals with the exception of invasive species and weeds.

Areca palms may not be planted adjacent to property lines.

An automatic underground irrigation system of sufficient size and capacity to irrigate all sodded and landscaped areas shall be installed and used to maintain landscape areas in good and living condition at all times. An automatic time clock shall be used to regulate watering intervals.

Irrigation from wells with a permit from Martin County shall be permitted and shall be chemically treated to prevent staining if necessary.

Cisterns, or other water collecting devices, must be approved by the ARB and must conform to all governmental requirements as same shall be in effect from time to time. The external equipment shall be shielded from street view and neighboring homes by landscape materials.

MAILBOXES, SIGNS, ANTENNAE AND FLAGPOLES

All mailboxes are to be located 18” from the edge of street pavement.

Mailboxes may be set individually, “ganged” or set side-by-side as originally installed for each property. Mailboxes and mailbox posts shall be “Hunter Green” in the Sanctuary and Preserve sub-divisions or black in the Estates sub-division in color and maintained by the homeowner.

All mailboxes and house address numbers must be approved by the ARB

All signs, billboards, and advertising structures are prohibited on any lot or parcel.

Satellite Dishes with a maximum size of 39 inches (1 meter) in diameter are allowed.

A yard flagpole for display of the American Flag only shall be permitted, subject to ARB approval of placement and design

ROOFS

All roof stacks, flashing and metal chimney caps must be painted to match the approved roof colors.

Roof colors may be changed with the proper material, technique, and maintenance as required by the ARB and if painted, must be painted every five years.

Roof material shall be integral color cement tile, clay tile, metal or other materials as approved by the ARB. No metal roof system or material shall be used that has a standing seam design. No white roofs are allowed. No cedar shakes or asphalt shingles are allowed.

SCREENS & SHUTTERS

All screen enclosures shall be constructed utilizing anodized aluminum of bronze, black, or white, or other colors approved by the ARB.

Permanently affixed hurricane shutters or panels shall be compatible with the color scheme of the residence upon which they are installed. All hurricane panels and shutters shall be removed not later than 72 hours after the passage of any hurricane or similar event except that panels or shutters of a color reasonably matching the color of the residence upon which they are installed may remain in place so long as the residence is not being occupied. Accordion Shutters shall be permitted with prior approval of the ARB.

SOLAR PANELS

All solar panels must be installed in accordance with manufacturers recommendation and consistent with governmental requirements as same shall exist.

Panels shall be installed with an orientation to the south or within 45 degrees east or west of due south, provided that such orientation does not unduly impair the effective operation of the solar collectors.

Solar panels shall not be located on the front roof of the house unless there is no reasonable alternative to such placement.

STATUES, FOUNTAINS AND DECORATIVE ACCESSORIES

Fountains, birdbaths and other decorative garden objects, higher than 30 inches, placed on the street side of the structure, must be approved by the ARB.

No plastic statues and animals will be allowed.

SWIMMING POOLS, ACCESSORY STRUCTURES & PLAY GROUND EQUIPMENT

Above ground swimming pools shall not be permitted.

Swimming pools shall not be permitted on the street side of a residence. Pool screening and decks must be within building setback lines. County (and any other governmental) permits and restrictions shall be complied with. All fencing/screening must have a minimum of 3 gallon size shrub material, planted with 18 inch on center, planted along the inside of the fence upon installation.

Accessory structures such as tool sheds or other out buildings are not allowed. Dog houses and playhouses may be permitted, but must receive approval from the ARB prior to installation.

Tiki Huts may not exceed 200 sq. feet in total area and have a maximum height of 14 feet at the peak. Tiki huts must be constructed in the rear of the residences and shall be screened with landscaping from the street and neighbors views.

All playground equipment, including trampolines, shall be placed to the rear of the residence and must be screened with landscaping from the street and neighbor's views.

TRASH CONTAINERS & UTILITY EQUIPMENT

Open storage of refuse is prohibited

All garbage containers shall be screened or enclosed from public view except on days of garbage pick-up.

All garbage and trash containers shall be placed in an enclosed or landscaped area as approved by the ARB.

Window and/or wall air conditioning units shall not be permitted.

No propane gas storage tanks may be installed above ground and no in ground storage tank having a capacity of more than two hundred fifty (250) gallons shall be permitted.

Water softeners, trash containers, sprinkler controls, a/c compressors, generators, pool/spa equipment and other similar utilitarian devices shall be landscaped, fenced or walled. They shall be properly screened from view in a manner approved by the ARB.