

ARCHITECTURAL CONTROL AND CONSTRUCTION STANDARDS

In order to preserve the natural beauty of Clifftops, to establish and preserve harmonious design and to protect and promote the value of property, no building, fence, residence or other improvement shall be erected, placed, attached to or altered on any lot within Clifftops, unless and until approved by the Architectural Control Committee (hereinafter the "ACC") upon submission of proposed plans and specifications thereof. Such review and approval will be based on and the Owner shall submit to the ACC prior to commencement of work on the site, plans and specifications which shall include and show the location, size, exterior elevations, exterior materials, colors and finishes and a site plan showing the proposed location of such building, fence, residence or other improvement (or addition or alteration), as well as all driveways and parking areas. The ACC's approval process is mandated in accordance with Restrictive Covenants affecting Clifftops, dated January 8, 1976 and Delegation of Architectural Control, dated October 25, 1990.

ARCHITECTURAL CONTROL APPROVAL PROCESS

The review and approval process of the Architectural Control Committee is intended to:

- (1) Prevent excessive or unsightly grading, indiscriminate earth moving, unnecessary clearing of Lots, or removal of trees and vegetation which could cause disruption of natural water courses, scar natural landforms, or increase downstream siltation.
- (2) Ensure that the location and configuration of structures are visually harmonious with surrounding Lots and structures.
- (3) Ensure that the architectural design of structures and their materials and colors are compatible with neighboring residences.
- (4) Ensure that any development, structure, building or landscaping complies with the provisions of the Restrictive Covenants.

ARCHITECTURAL APPROVAL PACKAGE

A four step submission process has been established to facilitate preparation for building. No construction work, including site and driveway clearing, may be started until all of following requirements have been met. In certain circumstances, the ACC or Clifftops POA general manager may approve site and driveway clearing prior to final approval of the complete project, but in all cases, it will be at the sole discretion of the ACC committee chair.

(1) One complete set of building plans which will be retained by the ACC must be submitted in a timely manner prior to the projected start date of construction. This package is to be delivered to Clifftops POA general manager at the Clifftops office. These plans will be retained by management. Any subsequent changes to the plans must be submitted for re-approval by the ACC. Each plan must take into consideration the particular topographic characteristics of the lot. The required drawings are as follows:

Site plan, including all utility, gates or fencing placement and driveway locations. The lot lines and building footprint must be accurately

marked and located to reflect the location of minimum 60 foot setback lines.

Floor Plan. All dwellings, with the exception of out buildings, will have a minimum of 1000 square feet of living/heated floor space. A multiple floor dwelling will have a minimum of 750 square feet of living/heated floor space on the first floor. Basement, utility and covered porch square footage will not be calculated in these requirements.

Location of Outbuildings and Docks, if applicable. Lots will have no more than two detached buildings and any detached building may not exceed 750 square feet of floor area. Docks may not exceed 20 feet from the shoreline.

(2) Exterior Finish Schedule. A true sample of the proposed exterior materials, roof material, exterior paint or stain, trim color sample and door and window color sample if different from the trim must be submitted to the ACC for approval.

(3) Letters of Compliance. Two letters of compliance are contained in the ACC Package and must be signed by the property owner and contractor/builder, agreeing to comply with the Restrictive Covenants and Architectural Control and Guideline and Construction Standards. These letters must accompany the request for ACC approval.

(4) Building Permits. Before construction can begin, all necessary building permits must be obtained from the proper authorities and posted on the site. Copies of these permits must be submitted with the request for ACC approval.

Final ACC Review and Approval. In accordance with provisions in the Restrictive Covenants which requires written approval of the ACC chairperson or a member of the ACC or Clifftops POA general manager acting in his/her absence, the ACC will issue a written approval to the owner indicating that the ACC package has been accepted. In certain circumstances, the ACC or Clifftops POA general manager may approve site and driveway clearing prior to final approval of the complete project, but in all cases it will be at the sole discretion of the ACC committee chair or Clifftops POA general manager.

Any owner who proceeds without approval in written form does so at his or her own risk.

Construction may commence at any time after receipt of this approval. Disapproved plans and related data shall be accompanied by a statement of items found unacceptable. Refusal or approval of plans, site location or specifications may be based upon any grounds which are consistent with the objectives of the Restrictive Covenants, including purely aesthetic considerations, so long as such grounds are reasonable.

911 Signs. If there is no 911 (green) sign in front of the property, one will be ordered and the cost of \$45.00 will be billed to the member.

ARCHITECTURAL CONTROL STANDARDS AND GUIDELINES

Set Back Requirements.

No building (including porches, patios, decks, etc.) shall be erected on any lot nearer than sixty (60) feet from any boundary line of the lot, with the exception of bluff lots where houses may be built on the boundary line closest to the bluff.

Temporary Structures/Outbuildings.

No trailers, mobile homes, tents, shacks, garage or barn used for residential purposes shall be permanently placed or erected on any lot at any time. There shall be no residence of a temporary character permitted. No structure shall be built or moved onto any lot, including any out building or storage structures, unless it conforms to and is in harmony with existing structures on the property and is approved by the ACC. Contractor construction trailers will be permitted during construction but must be removed promptly when construction is completed. Lots will have no more than two (2) detached buildings and any detached building may not exceed 750 square feet of floor area.

Minimum Square Footage.

All dwellings will have a minimum of 1000 square feet of living/heated floor space. A multiple floor dwelling will have a minimum of 750 square feet of living/heated floor space on the first floor. Basement, utility and covered porch square footage will not be calculated in these requirements.

Site Work and Driveways.

No driveway or site clearing will begin without ACC or Clifftops general manager's approval approval. The Clifftops Property Owners Association believes that curved driveways enhance the beauty of the landscaping and provide for added privacy for the homeowner. Curved driveways are always preferred to straight driveways. Driveway surfaces should be small river rock/pea gravel or small limestone gravel or paved with asphalt or dark colored concrete or concrete with brown exposed aggregate.

Driveway culverts must be installed at the driveway entrance from the Clifftops roadway and as needed along the length of the driveway to maintain the roadbed and allow for proper water runoff. All culverts are to be a minimum of 12 inches in diameter and thirty (30) feet long. The Clifftops POA general manager must be consulted prior to the installation of culverts at the driveway entrance.

The Monteagle Fire Department requires minimum driveway dimensions of 12 feet in width and 1-1/2 feet on each side of the roadbed cleared of all trees, overhanging limbs, stumps and other debris for a total of 15 feet in width. This allows for the access of fire equipment and ambulance service. It is also requested that adequate turn around spaces such as circular drives and/or designated parking spaces be provided to facilitate emergency vehicles.

Exposed Foundations.

All exposed foundations should be finished to match or coordinate with the exterior finish chosen for the home.

Stone.

All stone should be or have the appearance of being natural stone.

Design and Exterior Color Guidelines

The ACC Committee suggests that all exterior colors be warm and muted tones that are compatible with the natural surroundings. These guidelines should be applied to all exterior finishes including block foundations, decorative blocks, brick, all siding materials, window and door frames, trims, gutters, roofs, roof vents, etc.

The ACC will not approve the choice of exterior colors and/or color schemes which do not maintain the aesthetic compatibility of the community and are not consistent with neighboring residences.

The ACC will not approve mobile or manufactured homes, non-traditional architectural designs such as geodesic domes, Quonset huts, translucent or transparent garage doors or anything that does not maintain the aesthetic compatibility of the community and is not compatible with neighboring residences.

Antennas and Satellite Dishes. All outside television and radio antennas and satellite dishes should be installed in such a way as not to be seen from the main roads or by homes on adjacent lots.

Signs.

No signs of any advertising nature shall be permitted on any lot or building except "For Sale" signs of dimensions not greater than 30 inches by 30 inches. Only one such sign shall be permitted on any lot at any time. There shall be no signs nailed to trees. All signs found in violation will be removed.

A reflective emergency sign (911 sign) will be located at each driveway entrance. These signs will be installed by Clifftops personnel once construction is complete and are ordered through the Clifftops office.

Individual lot signs are optional. They should be constructed of wood and should not exceed a width of 20 inches or a height of 10 inches. Each should display the lot number and Clifftops logo and the name of the owner or the name given to the property by the owner. Each sign should be mounted on a post not more than 2 inches square. The top of the sign should be no more than three feet above ground level. These signs must be located on the same side of the driveway as the 911 signs.

Screening for Utility and Service Equipment

All HVAC units, storage of garbage cans, propane tanks and the like should be screened with wood or lattice fence finished to compliment the residence or by shrubbery tall and full enough to hide the unit from the road or adjacent lots.

Propane Tanks and Garbage Containers

Propane tanks and garbage containers must be concealed from view from the road or adjacent lots.

Fences and Entrance Gates

Site plans, elevations and finish schedule for fencing and entrance gates must be submitted for review and approval of the ACC.

The covenants of CPOA state that all fences and gates must be approved by the ACC. Although fences and gates in Clifftops may be functional, they are also a very aesthetic matter to all residents. For this reason, these structures have a significant impact on the natural beauty and harmony of the community. Their appearance, location and visibility will be considered in the approval process.

Fences.

Fences visible from Clifftops roads or neighbors' houses are discouraged, and again are seen as a threat to the open, natural forest atmosphere of the Clifftops development.

Metal fences visible along Clifftops roads and from neighbors' properties will not be approved.

Wooden fences should be of excellent quality, be of workman-like construction, and conform to the design of the existing fences in Clifftops, i.e. pony, split rail, or wooden board. Roadside fences must be set back twenty feet from a Clifftops road, and should be stained to blend with their background. For fences constructed with only one finished side the finished side shall face the exterior of the property.

Fences that would be clearly visible (during the winter months) from a neighbor's home should be set back sixty feet from the property line. They should be of a design to blend into the wooded area, and stained or camouflaged to minimize their visual impact to the neighbor. The height of fences visible from a Clifftops road or neighbor's property shall not exceed five feet measured from ground level. An exception to the above set back standard will be considered by the ACC when neighbors wish to share a fence. Upon the written application of both households, a shared fence may be allowed to be placed on the shared property line and should be finished on both sides.

Electric fences should be of minimal visibility and set back from roads or property lines as outlined for the wooden fences if visible from the roads or a neighbor's home. Fence poles and insulators should be colored to blend with the background. Flags that are initially used to demarcate "invisible fences" should be removed after fifteen months from time of placement.

Fences not maintained or in disrepair and not repaired by their owner and after due warning, must be removed. The ACC's approval of fences shall be conditioned upon the property owner's written agreement, in the form required by the ACC, to grant CPOA rights to remove any fence in disrepair and to assure recovery of costs incurred by the CPOA for removing such fences.

Gates.

The creation of an entrance gate into each property is felt by the ACC to be a detraction from the natural beauty and open aspect of Clifftops community and is discouraged. If to be built, they must be constructed and hung in a good workman-like manner, and be of the quality of existing gates in Clifftops. For vehicular safety, gates should be set back at least 22 feet from a Clifftops road.

Play Equipment

All playground equipment, including basketball goals should be placed toward the rear of the property in order that they not be seen from the roadways, lake or homes on adjacent lots.

Docks.

Because of their high visibility, all docks should be compatible with their natural surroundings and they should be constructed of material suitable for use in water. Docks must not extend into the lake more than 20 feet. To limit the impact of construction on the shoreline, the ACC recommends that docks cover an area no larger than 625 square feet. All dock plans must be submitted to the ACC for approval.

Fire Pits.

A contained area for camp fires may be constructed with the approval of the ACC. These fire pits should be at least two feet deep and no more than four feet in diameter and should be lined with rock or brick. There must be a charged water line available at the site as well as a mesh screen sized to cover the pit.

CONSTRUCTION SITE MANAGEMENT

The ACC reserves the right to monitor construction sites to insure compliance with the ACC Architectural Guidelines and Standards. The ACC expects all construction to be completed in a timely manner.

The following rules have been adopted to minimize damage to Association property and resulting costs that would have to be borne by the Association during the construction process, and to minimize noise, excess traffic and general inconvenience to adjacent property owners.

In the event of violation of the construction site management rules which causes damages to CPOA property, the CPOA Member/Owner shall be required to pay the costs incurred by CPOA to repair any such damage. Violations by contractors, their subcontractors or their employees of any of the following rules could also result in an action by CPOA to deny entry on to the Clifftops Property Owners Association property or criminal prosecution. The Clifftops Property Owners Association property consists of all main roads and all common areas.

- (1) Contractors performing construction activities within Clifftops are granted the right for them, their subcontractors, vendors and employees to travel on the main roads directly to their construction site(s) and back to the main gate. Contractors, subcontractors, vendors and their employees are NOT authorized the use of common areas, any of the facilities contained therein, any other private property, or to travel freely around the property.
- (2) Construction may not begin until the ACC or CPOA general manager has issued approval and the Contractor has signed and submitted a letter of compliance agreeing to comply with the Restrictive Covenants and Architectural Control and Guideline and Construction Standards.
- (3) The posted speed limit on Association roads is 25 miles per hour or less.

- (4) An approved refuse disposal container must be provided at each construction site. In the case of new construction the container must be in place as soon as the driveway grading and rough site grading is complete. No exception to this rule will be granted.
- [5] Toilet facilities for workmen must be provided at each construction site. In the case of new construction, this means a portable chemical toilet must be in place as soon as the driveway grading and rough site grading is complete. No exception to this rule will be granted.
- (6) Exterior construction may take place only Monday through Friday during gatehouse hours. In certain circumstances weekend exterior construction will be allowed between the hours of 9:00 a.m. and 6:00 p.m with the approval of the Clifftops Property Manager.
- (7) No loud music or other offensive behavior will be allowed on any construction site.
- (8) Clifftops will not permit semi-trailer deliveries to construction sites except with the permission of the Clifftops Property Manager. A Clifftops security vehicle may be required to escort any oversized multi-axle tractor/trailer truck to and from the job site. A request for this assistance must be made as far in advance as possible by calling the Clifftops office and scheduling the delivery.
- (9) During construction, all vehicles including those delivering supplies to the construction site, must enter the building site on the driveway approved by the ACC. To the extent practicable, vehicles must be parked on the building site where the construction is underway. If equipment must be parked temporarily on roadways, it shall be done in such a manner as to minimize hazard or danger to persons using the roadways or damage to the trees, paving, curbing, guttering and other Clifftops improvements. The property owner or general contractor must repair any damage to these improvements promptly at their expense.
- (10) After grading, all debris, stumps, trees, etc. must be removed by the contractor. The property owner is responsible for keeping the property clean and for removing all construction trash and debris on a weekly basis. Such debris shall not be dumped in any area in Clifftops.
- (11) Clifftops enforces a strict no burn policy at construction sites. Burning of debris and open fires of any type are prohibited. Any violation of this regulation found will be reported immediately to the Tennessee Department of Forestry. All fires found will be immediately extinguished by Clifftops personnel, the Monteagle Fire Department or the Department of Forestry at the property owners' expense.
- (12) Erosion control measures must be implemented to prevent run off.
- (13) Tracked vehicles are not allowed to operate on or transit any Association roads unless loaded on an appropriate wheeled carrier.

- (14) The use or discharge of firearms on Association property is strictly prohibited; this includes bow and arrow of any type and may be prosecuted criminally.**

- (15) Hunting of any type is prohibited within the boundaries of Clifftops and may be prosecuted criminally. (Property owners may not give permission to hunt their property or any other property within the boundaries of Clifftops).**

- (16) The trapping or killing of wildlife, except household pests is prohibited and may be prosecuted criminally.**

- (17) Concrete mixer trucks are not to flush out excess concrete anywhere on Association property.

Weight Restrictions

Clifftops Property Owners Association has set a gross vehicle weight for loads coming into Clifftops at 25 tons. To insure that the limit is not exceeded, trucks hauling heavy loads (sheetrock, concrete, concrete block, gravel, soil, asphalt, or other heavy material) must present a weigh ticket to the gate guard specifying the gross vehicle weight for each load entering Clifftops.

The Clifftops POA general manager must be notified in advance to arrange for the entry of concrete pump trucks, cranes or other specialty vehicles which exceed 25 tons in gross vehicle weight.