

**Three Lakes Homeowners Association
Design Standards
and
Covenant Guidelines**

Revisions

Version Changes

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1) PURPOSE AND POLICY

The Architectural Standards and Control Specifications (hereafter referred to as the Standard) were established by Article III of the Three Lakes Homeowners Association Covenants and Restrictions. Their primary purpose is to preserve and maintain the property values and the natural beauty of the development. Article III also establishes the Design Review Committee, with final approval authority given to the Board of Directors. A part of the charter of the Design Review Committee is to enforce and maintain consistent standards while remaining flexible and open-minded to changes in our community and our lifestyles. This standard is intended to be a living document that allows for individual creativity of design, with each request being reviewed on its own merits. This document is not intended to be comprehensive; rather it is a guideline for residents considering modification to their lot or exterior of their home. The aesthetics of the modification will be a primary consideration of the Committee.

The Committee is composed of a minimum of three but not more than eleven (11) members with volunteers solicited during the annual homeowners meeting, but all of whom must be approved/appointed by the Board of Directors. The Design Review Committee meets regularly at least once each month (dates, time and location can be obtained from members of the Board or the DRC). The primary purpose of the meeting is to review all architectural requests received during the previous month and to make recommendations to the Board of Directors. Homeowners are often requested to attend meetings to: (1) ensure that the committee fully understands their request, and (2) to offer their comments about architectural violations and any modifications that are currently underway or being planned.

2) RESPONSIBILITIES

These are the responsibilities of all parties as they relate to the Architectural Standards and Control Specifications.

a) Board of Directors

- i) The Board of Directors is responsible for approving or disapproving all architectural requests, making decisions about violations and related penalties or legal remedies, and the final interpretation of the Covenants and Restrictions.

b) Design Review Committee (DRC)

- i) The Design Review Committee is responsible for collecting all architectural requests submitted, and for performing an initial screen to assure completeness. Incomplete requests will be immediately returned to the homeowner. Completed submittals will be distributed to the Design Review Committee in a timely manner. The Board of Directors is then responsible for communicating the decision to the homeowner. The DRC also acts as the clearinghouse for community problems or concerns, responsible for reviewing requests, making site inspections (both before and after the modifications), and making recommendations to the Board of Directors. The Design Review

Committee is also responsible for updating this document, as required, for approval by the Board of Directors.

c) Homeowners

- i) Each homeowner has the responsibility to properly complete and submit an Architectural Request Form to the DRC in accordance with the requirements of this guideline. Each homeowner is also responsible for adhering to this policy, complying with the decisions made by the Board of Directors, and reporting any problems or violations to the Board.

3) DESIGN REVIEW GUIDELINES

It is the interpretation of the DRC and the Three Lakes Homeowners Association Board of Directors that the provisions of Article III of the Covenants and Restrictions apply to a wide variety of aesthetic considerations in the community. Every attempt has been made to include in this Standard those considerations that have the potential to impact property values. Suggestions for improvement of this document should be submitted to the Design Review Committee.

The following are examples of the types of changes, additions or deletions that would either (1) require submittal of an Architectural Request Form, (2) not require a submittal, or (3) are prohibited. While every effort has been made to identify aspects of change, the homeowner who has doubt if his/her situation is adequately addressed should contact the Board or DRC for guidance. It must be recognized that the submittal/approval process is administered by volunteers on their own time (nights and weekends) and is inherently lengthy. The Committee meets at least once each month and as often as every two weeks, and the Board of Directors meet once within each calendar month. It is imperative, therefore, that each homeowner plan in advance and allow for the process time required. Throughout this document the term "changes" shall include additions and deletions.

a) Types of Changes Which Require Submittal

- i) Original exterior design of any home prior to building including:
 - (1) Color
 - (2) Materials
 - (3) Style
 - (4) Placement on lot
 - (5) Landscaping
 - (6) Driveway
- ii) Changes to the exterior of the home, such as (but not limited to):
 - (1) Addition of:
 - (a) Awnings
 - (b) Decorative lighting (gas lights, low-voltage landscaping lights, etc.)
 - (2) Appearance, such as:
 - (a) Color
 - (b) Materials (such as siding)
 - (3) Other exterior changes, such as:
 - (a) Placement of satellite dishes (minimum size needed to comply with Fair Access)
 - (b) Flag poles
 - (c) Basketball goals
 - (d) Signs
 - (4) Driveway extensions and parking pads
 - (5) Swimming pools (in-ground only)
 - (6) Removal of large live trees
 - (7) Significant landscaping
 - (8) Decks, deck skirting or screening, and patios
 - (9) Enclosures
- iii) Structures/additions
- iv) Mailboxes

- v) Fences (as allowed only around pools and tennis courts)
 - vi) Permanent play-sets
- b) Specific Changes Which Do Not Require a Submittal:
- i) Flower boxes that are painted to match exterior color approved for home
 - ii) Minor landscaping (see Section 4)
 - iii) Non-permanent children's play equipment that meets Guidelines in Section IV
 - iv) Periodic re-painting and re-staining with the existing color for maintenance
 - v) Removal of dead trees
 - vi) Small garden plots which meet Guidelines
 - vii) Storm doors (must still meet color and material requirements)
- c) Specific Changes Which are Prohibited:
- i) Animals other than household pets
 - ii) Fences of any kind except those allowed around pools and tennis courts that are within specifications (see Section 4)
 - iii) Commercial advertising signs
 - iv) Encroachment on other property
 - v) Storage sheds/out-buildings
 - vi) Habitual parking of vehicles or trailers (see HOA covenants Article VI Section 18)
 - vii) Clotheslines
 - viii) Pools, above ground
 - ix) Unclean, unsightly, unkempt, unhealthy or unsafe conditions that tend to substantially decrease beauty or safety
 - x) Bright colors
 - xi) Any items not in compliance with HOA covenants

4) STANDARDS & COVENANT GUIDELINES

The guidelines & details listed below apply to those items relating to design review, or in the HOA covenants, and are those that have been identified by the Committee as requiring further specification. For any items detailed below which do not require submittal, the expectation is that this minimum detail will be met. All guidelines are considered REGULAR in any violation severity except those marked as URGENT or CRITICAL.

- a) Animals (an urgent violation)
 - i) See HOA covenants Article VI Section 15 for limitations on animals.
 - ii) Commonly accepted household pets include dogs, cats, birds and aquarium-based reptiles, rodents or fish. The limitation on two pets per species is not expected to apply to aquarium-based fish or reptiles and rodents smaller than 6 inches, so long as the commercial purpose limitation is maintained. No species that are generally viewed as predatory and a possible threat to other pets or people are allowed (eg. Non-domesticated cats)
 - iii) All pets are to be kept on the homeowner's property by reliable means at all times.

- b) Clotheslines
 - i) Permanent exterior clotheslines are considered an annoyance (under HOA Article VI section 7) and prohibited.

- c) Exterior Antennas and Satellite Dishes
 - i) See HOA covenants Article VI Section 16.
 - ii) No exterior TV or radio antenna shall be erected or placed upon any lot.
 - iii) Satellite dishes are permitted provided they are a minimal size needed to allow Fair Access, and in no circumstance exceed 36" in diagonal. Dishes needed to be shielded from view as much as possible and should not be visible from the front of the house unless reception mandates.

- d) Poles and Basketball Goals
 - i) In order to preserve the scenic views across yards, any proposed installation of free standing poles (such as basketball goals) will require the completion of a Design Review Form. Subject to approval, one pole-mounted basketball goal may be proposed for the edge of the driveway provided that its placement does not block the front yard sight lines of adjoining neighbors. Submittals should also include construction and installation details and must meet the following guidelines.
 - ii) Flag poles not in excess of 20' are permitted. Flags are to be less than 6' in any dimension. No flag that is obscene or of an inciting nature is allowed. No more than two flags may be flown at the same time.
 - iii) To better preserve sight lines with minimal clutter, consideration should be given to installing sleeve-mounted or portable weighted-base basketball goals, since these can be removed from sight when not in use.
 - iv) Basketball goals must have a white/clear backboard and neutral color pole.

- v) Basketball play is allowed from 7am until 10pm to avoid annoying noise.
(considered an Urgent violation)

- e) Lawn Swing Sets, Jungle Gyms, Forts, Tents, Sand Boxes, Play/Tree Houses
 - i) All semi-permanent play facilities are to be installed in the rear yard of residences, at least 20' removed from adjoining property lines.
 - ii) The installation of metal play facilities is prohibited. Primary construction materials must be natural wood of a neutral color. Neutral colors are encouraged for non-wood parts and in all cases should not significantly detract from the unobtrusiveness of the set. The color constraints for existing play sets is grandfathered, but, all replacements, additions or repairs must comply with the unobtrusive color limitation.

- f) Signs (an Urgent Violation)
 - i) No signs, advertisements, billboards, or advertising structures of any kind may be erected, maintained or displayed on any Lot; however, nothing herein shall prohibit a sale sign erected by any homeowner so long as the sign is placed on the homeowner's property.
 - ii) Except as noted herein, no signage may be used in common areas or right-of-ways. The two exceptions are as follows:
 - (1) Meeting notices and other such information deemed necessary by the Board for communication to the homeowners (e.g., board meetings, community-wide events, etc.).
 - (2) Yard Sale signs, provided they are dated and are promptly removed (within two days) after the event.
 - iii) All exterior holiday decorations larger than 6' must be approved.
 - iv) Road markers must meet the standards set by the DRC (contact DRC or Board for details).

- g) Parking
 - i) See HOA covenants Article VI Section 6 & 18.
 - ii) Driveways and Parking Pads
 - (1) No parking of motor vehicles, trailers, mobile homes, camping trailers and recreational vehicles on soft surfaces.
 - (2) Temporary parking of recreational equipment (ie. Boat, snowmobile, camping trailer) that is in season, incapable of fitting in a garage, and for a period not to exceed 24 hours is permissible.
 - (3) Driveways and vehicle parking pads shall be of a permanent and consistent surface, clean, and dust free. Loose stone is not allowed.
 - (4) Aggregate base, thickness, reinforcement, etc. should comply with good construction practice.
 - (5) Particularly close attention must be paid to structure placement, setbacks and encroachment due to the size/shape of most lots in Three Lakes.

h) Storage

- i) No trade materials or inventories may be stored on residential lots. (an Urgent violation)
- ii) Temporary storage of materials for modification projects should be discreetly placed and orderly maintained.
- iii) No out-buildings, sheds or lean-tos are allowed. Tarpaulins, ground cloths, tents or other covers used to cover landscape, building or similar materials are not permitted.
- iv) Tailored covers of a blending/neutral color for patio furniture, barbeques, etc. are permitted. Tailored covers to protect trees and shrubs of a neutral or blending color are permitted.

i) Swimming Pools

- i) In-ground pools must meet local code standards for safety, including fencing.
(1) Refer to guidelines on fences.
- ii) Above-ground pools are prohibited. (an Urgent violation)
- iii) Pools must meet all easement and setback requirements, and must comply with all other guidelines and restrictions. (a Critical violation)

j) Tennis/sports court

- i) Must be 20' from the house and in the backyard.
- ii) Must stay within all easements. (a Critical violation)
- iii) Must not interfere with the septic field or drainage of the development. (an Urgent violation)
- iv) Court surface must be green or black in color with white or yellow line marks.
- v) Any fence greater than 6' must be approved by the DRC. Fence must be see-through and green or black in color.
- vi) No lighting is permitted.

k) Trees

- i) The removal of a live tree requires approval unless the tree is less than six inches (6") in diameter at a height above the ground of two feet (2'). (an Urgent violation)
- ii) Removal of dead trees does not require submittal, regardless of size. It is the homeowner's responsibility to assure the tree is dead. It is recommended that if a tree is removed that it be replaced in a similar location.

l) Landscaping

- i) Minor landscaping, such as naturalizing an area of yard of less than 150 sq.ft. and adding small shrubs, flowers, etc., does not require approval. Any plantings within fifteen feet (15') of the curb must be maintained at a height of less than 36" to better preserve sight lines. No hedges are permitted that detract from the openness or view within the development.

- ii) Other types of landscaping represent more significant projects that may be structural, have an impact on adjacent property, or require strong aesthetic consideration, and will require submittal. Examples include:
 - (1) Areas more than 150 sq.ft.
 - (2) Retaining walls.
 - (3) Drainage, swale, and runoff. Careful consideration should be given to landscaping that will regulate current drainage/runoff to adjoining property. Details should be contained in submittals.
 - (4) Ornaments/figurines to be placed in public view (front yards, corner lots, etc.) should be submitted with a picture. This applies to permanent placements like bird baths, not to the temporary installation of seasonal visuals (Halloween, Christmas, etc.).

m) Vegetable Gardens

- i) See HOA covenants Article VI Section 10.
- ii) Vegetable garden plots are preferable in the rear yard of residential lots, at least 10' removed from adjoining property lines.
- iii) Planting trellises/supports may not exceed 3' in height and must be removed at the end of the growing season. Artificial ornaments, scarecrows and other fauna deterrent devices are prohibited, including fencing.
- iv) Garden plot must be maintained in a conscientious manner including, but not limited to, regular weeding. Within ten days of the first killing frost, all plants and planting materials must be removed and the plot tilled to ground level.
 - (1) All garden waste must be disposed of properly. Composting is not allowed. (an Urgent violation)
- v) Insecticides and fertilizers having long lasting, malodorous qualities may not be used.
- vi) Garden hoses and equipment must be stored out of view when not in use.

n) Hedges and Screen Plantings

- i) Hedge or screen plantings between properties should have:
 - (1) Should not impair the openness or view of the property
 - (2) Concurrence of the adjoining property owner.
 - (3) Agreement for maintenance access.
 - (4) Setbacks to allow for plant growth.

o) Decks and Patios

- i) The Board encourages creative designs and patterns for decks and patios, however, plans for such improvements shall be submitted to the Design Review Committee for approval.
- ii) There are no predetermined styles in this document for decks or patios.
- iii) Deck Materials
 - (1) Deck materials are generally pressure treated wood.
 - (2) Posts may be made of brick, pressure treated wood or other suitable material.
- iv) Patio Materials

- (1) Concrete slabs with smooth finish or exposed aggregate. Must be screened with landscape. Include landscape plan in request.
- (2) Bricks with sand fill or grout.
- v) Height of decks, arbors and screens
 - (1) Decks should be of a reasonable height for their intended purpose.
 - (2) Arbors should be no higher than eight feet above the deck surface.
 - (3) Free-standing deck screens (e.g., lattice) shall not exceed six feet in height.
 - (4) Screens as part of an arbor may extend to the arbor.
- vi) Location
 - (1) Patios should be located behind the house, but may extend beyond, around corners, or be freestanding in other areas of a backyard.
 - (2) Decks shall not extend outward beyond the rear corners of the building line. Special cases may require an exception to this rule and will be determined after a site visit.
 - (a) Obstruction of views of adjoining properties will be given consideration in all cases.
- vii) Enclosures (screened porch, sunrooms, etc.)
 - (1) Like other structures, enclosures should be designed and constructed for aesthetic compatibility and preservation.
 - (2) Enclosures will have to comply with the building code, which requires a building permit.
- p) Materials and Colors
 - i) Periodic repainting and restaining with the existing color for maintenance does not require submittal.
 - ii) Only exterior materials comparable to those on existing structures and compatible with the architectural character of the community will be approved.
 - iii) Brick will remain unpainted if currently unpainted.
 - iv) Color changes
 - (1) Colors shall be low in intensity (saturation or chroma).
 - (2) Color changes from original are generally discouraged.
 - (3) Colors must not clash with the colors of the homes in the immediate vicinity.
 - (4) Actual color samples must be included with a request for a color change.
- q) Fences
 - i) The only time fences are allowed is too secure a swimming pool or to border a tennis/sport court.
 - ii) A railing is a protective perimeter around a raised structure such as a deck and generally encloses the structure except for the access points such as the stairs. The access point may or may not be controlled by a moveable gate. A railing is not a fence and will be reviewed as part of the structure it surrounds.
 - iii) Fence Style
 - (1) Must be of a see through style.

- (a) No fence shall be higher than seventy two inches (72"), as measured from the ground to the top of the posts. Fences higher than 72" bordering a tennis court may be approved by the DRC.
- (b) Posts shall extend no more than three inches (3") above the fence line.
- (c) In general, a uniform or patterned height shall be maintained parallel to the ground line.
- (d) When topography or landscape affect height or pattern, a detailed explanation and/or elevation drawings must be included with the submittal.
- (e) Obstruction of views of adjoining properties will be given consideration in all cases.

(2) Location

- (a) Property owners are cautioned that building a fence that infringes on easements or access right-of-ways may result in removal or destruction of the fence. Such construction is done entirely at the risk and expense of the property owner.
- (b) Fences protecting a swimming pool should extend no more than 18" from the surrounding finished surface adjoining the pool.
- (c) Fences bordering a tennis or sports court should extend no more than 6" from the finished surface of the court.

r) Mailboxes

- i) There is a standard mailbox and post, & HOA can provide this standard at any time.

s) MAINTENANCE

- i) It is the primary responsibility of each homeowner to maintain his property in a way that does not detract from the overall beauty of the community. It is hoped that all homeowners will take this responsibility seriously, as this can severely affect the value of all properties.
- ii) Following is a list of areas that should be reviewed on a regular basis to insure that your home is in good repair:
 - (1) Shrubbery, Trees, and Lawns
 - (2) Driveways and Sidewalks
 - (3) Decks
 - (4) Fences
 - (5) Playground Equipment
 - (6) Roofing
 - (7) Paint and Stain

(8) Garbage Can Storage

- (a) Garbage cans should be promptly removed after being emptied (at least in the same day).
- iii) If at any time the Board of Directors is made aware of a property that has deteriorated to the point that it is affecting the aesthetics of the community, the Design Review Committee will be requested to make a site inspection. They will then make recommendations to the Board of Directors.
- iv) Based on the severity of the deterioration, the homeowner will be given a specified length of time to make the necessary repairs. If after that time, the repairs have still not been made, the Board of Directors has the obligation of enforcement described in Section 6 of this Standard.

5) PROCESS

- a) Changes, additions or deletions that have been previously identified as requiring submittal, or that the homeowners believe may require submittal, shall follow the process described in this section. The process will be the same for all submittals with the required details varying depending upon the type of change.
Homeowners should keep the following points in mind:
 - i) No construction shall begin without Board of Directors written approval of the submittal. Therefore, no commitment for labor and/or materials should be given to contractors prior to receipt of written approval.
 - ii) No Saint Charles Building Permit shall be applied for prior to having Board of Directors approval.
 - iii) Allow enough time for processing and approval (up to 30 days, as specified in Covenants) in planning for construction.

- b) Planning and Preparation of Submittal
 - i) Using this specification, determine if a submittal is required.
 - ii) Prepare the Design Review Form (copy available from HOA Board or DRC) and attach any drawings, sketches and supplemental documents for the Design Review Committee and Board of Directors review. A complete submittal will fully describe/depict the change and will stand on its own without need for further explanation or clarification.
 - iii) Sign the form.
 - iv) Present the complete submittal to all adjoining property owners or neighbors who may be visually impacted by the change, and obtain their signatures. This signature only reflects that each neighbor has seen the complete submittal. It is NOT an approval of the submittal.
 - v) Only after completing steps i-iv above, present the submittal to the Board, who will perform an initial review of the submittal for completeness and legibility. Incomplete or illegible submittals will be returned immediately to the homeowner. Upon receipt of a complete and legible submittal, the 30-day review period will begin.
 - vi) Semi-annually, the DRC will establish dates for their regular meetings. The submittal must be received by the Board no later than 7 days prior to the established DRC meeting date to be considered at that meeting.

- c) Design Review Committee Review
 - i) The Board will forward copies of all submittals to the DRC chairperson and will retain the original.
 - ii) The DRC representative will make every attempt to make a site visit with the homeowner prior to the committee meeting.
 - iii) The committee will review the submittal at its regular meeting. Also, any responses by adjoining property owners will be reviewed and taken into consideration.
 - iv) If the homeowner wishes to meet with the DRC, the regular meeting is open to the public on the designated day.

- v) The committee will vote on the submittal, with their recommendation for approval or disapproval forwarded to the Board of Directors in time for their monthly meeting.
- d) Board of Directors Review/Decision (due 30 days from receipt of complete and legible submittal)
 - i) At its regular monthly meeting the Board will review the recommendations of the committee. Particular attention will be paid to any recommendations for disapproval.
 - ii) The Board will vote on each submittal as approved or disapproved.
 - iii) Disapproval may be on any grounds, including overdue homeowner's assessment fees.
 - iv) The Board will complete a response letter indicating the Board's decision, and mail it within five working days. The details of any disapproval will be communicated to the homeowner.
 - v) Approval of any submittal or portion thereof does not ensure approval of similar submittals, as each submittal will be considered on its own merits.
 - vi) A proper submittal approved by the Board is like a contract to comply with the specific details. Alterations/deviations of a significant nature will require resubmittal.
- e) Appeals/Resubmittals
 - i) To appeal a disapproved submittal, the homeowner should submit a written response including specific detailed information that clarifies why the submittal should be reconsidered. The homeowner may also request a meeting with the Committee or the Board to further discuss the submittal.
 - ii) Should the submittal have been disapproved on a technicality (i.e. location or color), and the homeowner is willing to comply with the remedy proposed in the Board's response letter, then the homeowner need only contact the Board, pencil in the change(s), and initial and date the change(s). The revised submittal will then be reconsidered by the Board via a telephone vote. The homeowner will be telephoned with the decision, and receive a written approval letter citing the change(s).
- f) Time Frame for Construction
 - i) Construction should begin at the indicated start date or within three months after the date of the written approval by the Board of Directors.
 - ii) Work must be completed within twelve months after construction begins for a home build, or 6 months for all other construction, unless an extension is requested and granted.
 - iii) Approval for projects that are not begun as specified above will lapse, and the applicant must resubmit the proposal or a written request for extension to the Board of Directors.
- g) Details for Submittal
 - i) In some cases many attributes or details of a proposed change, addition or deletion are required for the Committee and Board to make sound responsible

decisions. In other cases the nature of the change will be simple and straightforward, as will be the submittal. The following items should be used as a method of describing or visually depicting the requested change (as applicable).

- (1) Pictures, magazine cutouts, etc.
- (2) Color chips.
- (3) Plot plans - top down drawing showing location of existing structure(s), property boundaries in relation to adjoining property(s), and location of proposed change(s). Dimensions should be included as applicable.
- (4) Elevation drawings - a side view that will show height, topography of land, and visual image of the change.
- (5) Written description of the types of materials to be used or a contractor's bill of materials.
- (6) Written and/or visual depiction of construction details.
- (7) Location for building material storage during construction, soil disposal plan, drainage plan, and landscaping or revegetation plan (as applicable).
- (8) Any other aids that will assist the DRC and the Board of Directors in their review.
- (9) Identification of the party responsible for performing the improvement (homeowner, contractor name, etc.).
- (10) Drawings need to be to scale to show a relationship to location, height, etc., with the dimensions and scale used clearly marked on all drawings. For major construction projects such as additions, sunrooms, dormers, etc., for which a hired contractor is used, the design drawing should suffice, showing rooflines and other such detail.

h) Inspections

- i) The Design Review Committee have been directed by the Board of Directors to assure compliance with approved submittals by direct confirmation of project. Homeowners are asked to cooperate during such reviews. As a minimum, the homeowner is asked to notify the DRC within 30 days of the completion of the project. If deficiencies or significant deviations are noted, the homeowner will be notified in writing by the Board of Directors, with a response expected within 30 days.

i) Violations

- i) Violations will be handled by the Board of Directors as described in Section 6 of this document. Unless noted within each standard violations are deemed REGULAR except any violation that represents a health or safety risk, or substantially impacts another homeowner's property is deemed a CRITICAL violation.

6) VIOLATIONS AND ASSOCIATION REMEDIES

- a) There are essentially two types of violations that must be dealt with by the Three Lakes Homeowners Association:

- i) Implementing a change, addition, or deletion without approval of a properly completed submittal, and
 - ii) Deviation or noncompliance with an approved submittal or the covenants of Three Lakes.
- b) Homeowner Association Remedies
- i) Enforcement of this Standard is outlined in Article VII, Section 2 of the Covenants and Restrictions and Article IX of the By-Laws.
 - ii) Remedies include but are not limited to:
 - (1) Suspension of voting rights and privileges.
 - (2) Levying of penalties as approved by the Board of Directors.
 - (3) Obtaining Injunction to prevent an action.
 - (4) Obtaining a Court Order to require the homeowner to remove a project.
 - (5) Entering a property to remove a project at the homeowners' expense.
 - (6) Submitting a lien against the homeowners property for outstanding indebtedness to the Association for nonpayment of penalties, removal fees, etc.
- c) Remedial Process
- i) When a violation becomes apparent the Board anticipates following the process below, although, the Board reserves the right to accelerate the severity of the remedial action based on the severity of the violation or risk of impact to the Three Lakes community.
 - (1) When the Board or DRC become aware of a potential violation a member of either the Board or DRC will be appointed to look into the situation. If a violation appears to have occurred the Board or DRC member will contact the homeowner and make them aware of the nature of the violation. The Board will follow-up in writing requesting resolution of the violation within two weeks. If the violation involves activity in progress the Board will also request the homeowner halt all further activity in violation immediately.
 - (a) If the potential violation was raised by another homeowner the Board will provide written follow-up with the reporting homeowner either confirming the violation and the Board's pursuit of resolution, or stating that the reported situation was not considered in violation. No further information on the situation will be provided to the reporting homeowner.
 - (2) If the homeowner fails to resolve the violation within two weeks, or to halt further activity as requested, the Board will forward a second written notification of violation requesting immediate acknowledgement of the issue and action to resolve the violation and/or halt further activity. The Board will also notify the homeowner that failure to resolve and/or halt activity will result in assessment of fines by the Board.
 - (3) If the homeowner does not present a reasonable plan of action or resolve the violation within one week of this second letter the Board will notify the homeowner in writing of the assessment of a fine schedule against the homeowner. The fine schedule will be based on the severity of violation

as denoted by its classification within these guidelines. The fine schedules are:

- (a) Critical: a fine of \$100 per day will be assessed until such time as the homeowner either resolves the violation or provides a plan of action for resolution that is acceptable to the Board. After a period of 30 days without either resolution or acceptance of an action plan the fine will increase to \$300 per day. At this point the Board may also seek injunction against the homeowner as appropriate.
 - (b) Urgent: a fine of \$100 per week will be assessed until such time as the homeowner either resolves the violation or provides a plan of action for resolution that is acceptable to the Board. After a period of 3 months without either resolution or acceptance of an action plan the violation will be deemed CRITICAL and the fine schedule at that level will begin to be assessed.
 - (c) Regular: a fine of \$25 per week will be assessed until such time as the homeowner either resolves the violation or provides a plan of action for resolution that is acceptable to the Board. After a period of 3 months without either resolution or acceptance of an action plan the violation will be deemed URGENT and the fine schedule at that level will begin to be assessed.
 - (d) Should a plan of action be accepted by the Board and subsequently the homeowner does not substantially adhere to the plan, the Board will reinstate the fine assessment schedule at that point using the last rate in effect when the action plan was accepted.
- (4) Once a homeowner has been assessed \$1500 in unpaid fines or caused the HOA to incur legal fees the Board will place a lien upon the homeowner's property to secure this and any future debt. The lien will be removed only on resolution of the violation and payment of all fines and legal costs incurred in placing the lien or seeking an injunction if applicable.
 - (5) At any point in this process the homeowner may show or explain to the Board how no violation has occurred. If the Board agrees, all fines will be dismissed and any lien or injunction removed.
 - (6) All fines will be billed to the homeowner monthly or in conjunction with annual homeowner dues if not in excess of \$200. Unpaid fines will result in the same loss of privileges and late charges as unpaid dues.

APPENDIX A
Design Review Form
THREE LAKES HOMEOWNERS ASSOCIATION
DESIGN REVIEW FORM

THREE LAKES HOMEOWNERS ASSOCIATION DESIGN REVIEW FORM

Name _____ Phone # _____ Date _____
 Address _____ Lot # _____
 Project Start Date _____ Completion Date _____
 Signature _____ Notify by Phone _____ Yes _____ No _____

The following items must be completed before this request is submitted for review by the Design Review Committee (DRC).

_____ 1. Give an accurate description of the work proposed. Include material, colors, preservation techniques, structural details, similarities to existing structures, and anything else that will help describe what the final work will look like. Use additional sheets if necessary. Attach color chips or samples for paint changes.

_____ 2. Attach a "Top Down" view. This is best accomplished by making a copy of your lot survey and marking your change in colored pen or marker.

_____ 3. Attach as many elevations (side views) of the proposed work as necessary to accurately describe it to the Design Review Committee.

_____ 4. Have each homeowner, whose land is adjacent to yours or would reasonably view the improvement from their property, sign this form.

Note to homeowners: Your signature indicates that you have seen this proposal and does not necessarily indicate your approval. If you disagree with the proposal or have any concerns, you should come in person to the monthly Design Review Committee meeting to voice your opinion or submit your concerns in writing prior to the meeting. If you want to be notified of the DRC decision, please include your phone number under Notify.

Signature	Name	Address	Lot #	Notify
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_____ 5. Submit the completed form to the Homeowners Board at least 7 days prior to the Design Review Committee meeting.

HOMEOWNERS BOARD USE ONLY: Date Received _____

Received By _____ All Items Checked 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

ADDITIONAL INSTRUCTIONS

1. The Design Review Committee (DRC) is established by the Declaration of Covenants and Restrictions of the Three Lakes Homeowners Association. The primary purpose of the DRC is to preserve and maintain the property values and natural beauty of Three Lakes.
2. The Covenants and the associated Design Standards and Covenant Guidelines provide the basis for controlling changes in the yards and exterior appearance of the homes in the community. The controls provide for reasonable changes to all properties after review and approval by the Design Review Committee. The review process is designed to improve communication between homeowners, neighbors, and DRC, and the Board of Directors.
3. When you are considering making a change to your yard or the exterior of your home, please refer to the Design Standards and Covenant Guidelines to determine if a Design Review Form must be completed. You can also contact the Homeowners Association Board or the Design Review Committee for guidance on whether the change must be submitted for review. If the change requires a submittal, you should complete this form by following the steps outlined on the front.
4. The Design Review Committee normally meets monthly. Any homeowner can attend the DRC meeting to voice an opinion or concern about a submittal.
5. The Design Review Committee will consider each Design Review Form based on the content of the submittal, comments from those attending or received in writing by the Homeowners Board, and the Design Standards and Covenant Guidelines. Each submittal will be judged on its own merit and either: approved as submitted, approved pending modification, or disapproved.
6. The homeowner submitting the review form will be notified of the DRC decision in writing within thirty (30) days. Homeowners requesting notification of the decision by phone will be called as soon as possible after the decision.
7. Homeowners can appeal a decision of the Design Review Committee by contacting the Homeowners Board or the DRC Chairman. The appeal will be presented to the Three Lakes Board of Directors at the next scheduled Board meeting. The homeowner submitting the Design Review Request can appeal up to 30 days after being notified of the decision. Other homeowners expressing concern before the decision can appeal up to ten days after being notified of the decision.

For use by Design Review Committee and Board of Directors:

DRC Review Date: _____ DRC Decision: _____ Approved as Submitted
_____ Approved Pending Modification
_____ Disapproved

DRC Comments:

Appeal Decision:

Review Date: _____ Board Decision: _____ Approved as Submitted or Modified
_____ Disapproved

Board Comments:
