

STATE OF ALABAMA COUNTY
OF BALDWIN

BALDWIN COUNTY, ALABAMA
TIM RUSSELL, PROBATE JUDGE
Filed/cert. 2/10/2015 11:03 AM
TOTAL \$ 75.00
23 Pages

1498231

SUPPLEMENTAL AMENDMENT
TO
DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTIONS FOR
CRAFT FARMS



(Applicable to St Andrews Village Subdivision)

WHEREAS, CRAFT DEVELOPMENT CORPORATION and CRAFT LAND COMPANY, INC., for themselves, their successor, grantees, transferees and assigns, did by that certain Declaration of Covenants, Conditions, and Restrictions for Craft Farms recorded in Miscellaneous Book 64, pages 1515, et seq., in Office of the Judge of Probate for Baldwin County, Alabama, impose upon the real property described therein, certain mutually beneficial restrictions under a general plan of improvement for the benefit of all owners of real property subject to such Declaration; and

WHEREAS, CRAFT DEVELOPMENT CORPORATION and CRAFT LAND COMPANY, INC. did voluntarily transfer and turn over any and all of the special rights and obligations provided to the Declarant to manage the Association to the Craft Farms Property Owners Association via instrument number 930932 filed with the Office of the Judge of Probate of Baldwin County, Alabama, and

WHEREAS, Craft Farms Property Owners Association does desire to file for record the following Residential and Construction Guidelines applicable to all real property and lots subdivided therein as described in plat of St Andrews Village Subdivision, original of plat being recorded in the Office of the Judge of Probate of Baldwin County, Alabama on slides 1197A & 1197B, all in compliance with Article VI of said Declaration and all amendments thereto, and

WHEREAS, The these Design Guidelines supplement the DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS the legal document accepted by every homeowner when title to the property is taken. The Covenants establish the Architectural Review/Modification Committee, and requires the ARMC's written approval before any change to a site or building exterior of a residential property is made, and mandate that owners conduct their operations strictly in accordance with the Design Guidelines.

NOW THEREFORE, Craft Farms Property Owners Association, does hereby declare that all property located within the plat of St Andrews Village Subdivision, original of plat being recorded in the Office of the Judge of Probate of Baldwin County, Alabama on slides 1197A & 1197B, shall be held, sold, conveyed, encumbered, rented, used, occupied and improved subject to the Residential and Construction Guidelines attached hereto as Exhibit "St Andrews Village A", which are made a part hereof for all purposes.

It is the intent of this document to supplement the Declaration of Covenants, Conditions, and Restrictions for Craft Farms as recorded in Miscellaneous Book 64, pages 1515, et seq., in the Office of the Judge of Probate of Baldwin County, Alabama, and further that all parts and provisions of said Declaration, as may have been subsequently amended, are in all respects ratified and confirmed.

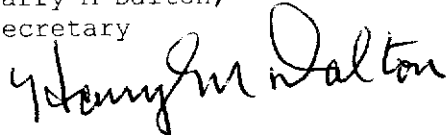
IN WITNESS WHEREOF, Craft Farms Property Owner's Association,
have caused their duly authorized officers to certify this document
on this the 31 day of January, 2015.

CRAFT FARMS PROPERTY OWNER'S ASSOCIATION

Lawrence M. O'Brien,
President



Harry M Dalton,
Secretary

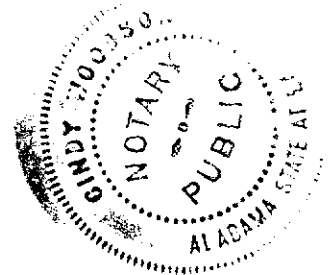
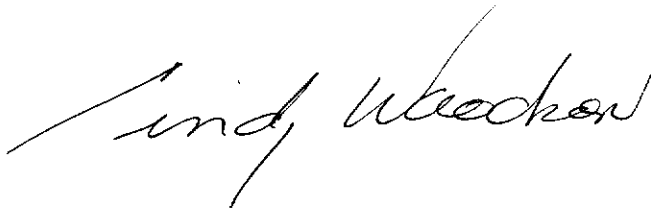


Prepared By:
Carolyn Boudreaux
Director, St. Andrews Village
Craft Farms Property Owners Association

STATE OF ALABAMA COUNTY OF BALDWIN

I, the undersigned, a Notary Public in and for Baldwin County, in the State of Alabama, hereby certify that Lawrence M. O'Brien, whose name as President of Craft Farms Property Owner's Association, Inc., is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

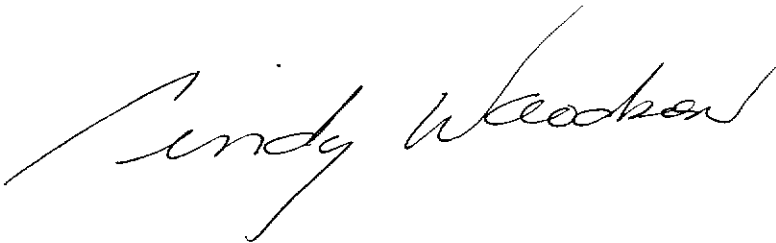
Given under my hand and official seal this, 31 Day of January, 2015.
Notary Public



STATE OF ALABAMA COUNTY OF BALDWIN

I, the undersigned, a Notary Public in and for Baldwin County, in the State of Alabama, hereby certify that Harry M. Dalton, whose name as Secretary of Craft Farms Property Owner's Association, Inc., is signed to the foregoing instrument and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this, 31 Day of January, 2015.
Notary Public



CRAFT FARMS RESIDENTIAL AND CONSTRUCTION
GUIDELINES

ST. ANDREWS VILLAGE

Exhibit A - St. Andrews Village
Effective January , 2015

INTRODUCTION

Building a new community is an exciting and rewarding activity. It is an undertaking that requires the contributions of people and organizations with a wide range of goals and outlooks. These Guidelines have been prepared to direct future development activities in order to realize and maintain the vision of Craft Farms as a Golf and Country Club Community.

These Guidelines specifically relate to "St Andrews Village" which is a fifty-three lot home village located between the seventh, eighth and ninth fairways of the Cotton Creek Golf Course. **These are Guidelines and not meant to be inflexible.** Variances may be allowed provided the applicant meets the criteria for the specific request. The success of Craft Farms depends in great part upon the cooperation of all participants in following these Guidelines to make the community a lively, exciting place to live.

USE OF GUIDELINES

The requirements, objectives, standards, and procedures contained in these Guidelines are all intended to establish and maintain a harmonious community image for Craft Farms. Through these Guidelines and the design review process thus created, a consensus is achieved between individual aesthetic judgment and the broader interests of community standards.

The Guidelines supplement the DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS the legal document eventually accepted by every homeowner when title to the property is taken. The Covenants establish the Architectural Review/Modification Committee (hereafter known as the ARMC) and require the **Committee's written approval before any change to a site or building exterior of a residential property is made.**

The ARMC is composed of three or more members appointed by the Craft Farms Property Owner's Association. Members are selected with the overall objective of creating a balance between lay people and professionals in design and construction.

RESPONSIBILITIES

The ARMC's responsibility is to ensure that the harmonious, high quality image of Craft Farms is implemented and maintained. More specifically, the Committee is empowered to perform the following services:

1. Establishment of DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR CRAFT FARMS for the protection of enduring property values and to provide reasonable safeguards for continuing appreciation.
2. Review of design applications for compliance with codes and design criteria.
3. To promote compatible design and harmonious relationships between parcels and within land uses.
4. To require and sustain high standards of design and quality construction.
5. To establish fees for the review of applications as may be required.
6. To assure that all properties are maintained in the manner

prescribed by the Declaration of Covenants.

7. To monitor and correct violations of design criteria as established by the Declaration of Covenants.
8. To amend design criteria as may be required from time to time.
9. To provide reasonable assistance to bring applications into compliance with criteria and covenants.
10. To maintain records of applications, design documents and other related items.
11. To inform members of the community concerning the activities of the ARMC and changes in criteria as they may occur.
12. To review and rule on any variance application.

LIMITATION OF RESPONSIBILITIES

The primary goal of the ARMC is to review the applications, plans, specifications, materials and samples submitted to determine if the proposed structures conform in appearance and construction criteria with standards and policy as set forth by the ARMC.

The ARMC does not assume responsibility for the following:

- a. The structural adequacy, capacity or safety features of the proposed improvement or structure.
- b. Soil erosion, uncompactable or unstable soil conditions.
- c. Compliance with any or all building codes, safety requirements, governmental laws, regulations or ordinances.
- d. Performance or quality of work of any contractor.

DESIGN REVIEW PROCEDURES

In order to obtain an ARMC review of proposed site or building exterior construction, the purchaser/builder ("Applicant") initiates the review process by submitting an application to the ARMC.

The ARMC meets as necessary to review applications within ten (10) days of receipt and will render a decision on an application within fifteen (15) days from the date of submittal. For a typical application, two copies of the Required Information (see following paragraph) must be submitted. One copy will remain on file with the ARMC and one copy, with comments, will be returned to the Applicant.

Each member of the ARMC has an equal vote and a simple majority of all members will constitute a decision for approval or denial of an application.

The Applicant starts the formal review process by submitting the following REQUIRED INFORMATION:

PROJECT DATA

1. Name of Applicant.

2. Address and telephone number of applicant.
3. Description of proposed construction.
4. Builder name, address and telephone number.
5. Construction schedule (start and completion).

SITE PLAN DRAWING

A site plan drawn accurately to scale, showing location and extent of:

1. Lot lines.
2. Location of house.
3. Layout of proposed construction such as: drives, walks, etc., including dimensions, as appropriate.

GRADING PLAN

A detailed grading plan showing finished contours, building elevations, spot elevations on pavements, drainage swales, structures, curb, gutter, sidewalk locations, etc.

LANDSCAPE PLAN

A landscape plan for the entire site. Conceptual irrigation plan for the entire site including selection of city water irrigation tap or personal well for water source.

WORKING DRAWINGS

Complete working drawings and specifications for all proposed housing construction.

HOUSE SIDING

All exteriors shall be Stucco elastomeric, color impregnated coating. Approved colors are as follows:

Almond; Indian Summer; Limestone; Steel Gray; Classic Cream

TRIM MATERIAL

Fascia trim is 2" x 8" spruce painted with an approved trim color. Approved colors are as follows:

Slate Gray; Pueblo; Rustic Brown; Light Gray; Pure White

ROOFING

Roofing materials are to be GAF Timberline Series Architectural Asphalt shingles.

ELEVATIONS

Final elevations of the proposed residence with front, rear and side views.

DETAILS

Materials, specifications and color chips for the following:

Exterior Doors Garage
Doors Patios/Decks
Porches
Fences and Walls
Screen Enclosures
Exterior Lighting
Mechanical Equipment
Screens

The ARMC will meet to consider the application, and will render a decision by voting. An affirmative vote of a majority constitutes approval.

Within fifteen (15) days of completion of approved construction, the Applicant shall notify the ARMC. The ARMC then has up to fifteen (15) days to inspect the work. If the work is not done according to the approved application, the ARMC has the authority to require the Applicant to remedy the defect within forty-five (45) days or be subject to removal of any unapproved construction.

CERTIFICATE OF OCCUPANCY

Upon satisfactory completion of approved construction, the ARMC will issue a Certificate of Compliance upon which the applicant may then apply for a Certificate of Occupancy from the City of Gulf Shores, Alabama.

DESIGN GUIDELINES - St. Andrews Village

The purpose for the Architectural Review/Modification Committee is to ensure consistent application of these Guidelines. The Guidelines are designed to promote those qualities in Craft Farms which will bring value to individual properties and will promote the attractiveness and functional utility of the community. Those qualities include a harmonious relationship among structures, vegetation, topography, and overall design of the community.

These Guidelines set forth very specific criteria related to site development and housing construction and represent the standards that will be applied by the ARMC in reviewing proposed- construction.

NEIGHBORHOOD IDENTITY

The Master Plan for Craft Farms provides for the identity of individual communities within the overall development. Residential development within those communities is to be directed toward the creation of clearly identifiable neighborhoods. Each neighborhood shall be designed according to the following criteria:

1. Entry: Each residential neighborhood shall have at least one clearly identifiable entry off a collector street. Entries shall include a neighborhood identity sign designed according to the Signage Guidelines with appropriate landscaping.
2. Separation: Each neighborhood shall be visually separated from other adjacent neighborhoods with an internal street pattern that minimizes connection to other neighborhoods.

LOT LAYOUT

Lots shall be planned in order to meet the following criteria:

1. Lots shall be deep enough to vary the setback of the house from the street to avoid a walled streetscape appearance.

LOT GRADING

1. Grading of rear yards is to be designed to provide a level area adjacent to the house at least 15 feet wide.
2. When grading the lot, the edges of all slopes should be rolled to create a natural appearance.
3. The applicant is required to replace any topsoil removed from lot during construction process.
4. Any change to grading shall be approved by the ARMC. No new grading shall divert water onto other properties or alter existing drainage patterns.
5. Use contour grading varying slopes when possible to create a natural appearing land form.
6. Patios, lawn areas, shrub beds, etc., shall be sloped away from foundations.

BUILDING RESTRICTIONS/SETBACKS

1. Unless otherwise noted, the minimum setbacks for all residential buildings and garages shall be:

Front:	20	Feet
Side:	0	Feet
Rear:	0 to 10	Feet

3. The square footage (heated and cooled space) for each residence will be as follows:

The Ginger Beer - 1474 Sq. Ft.; The Burn - 1647 Sq. Ft.;

The Heathery - 1890 Sq. Ft.; The Cartgate - 1945 Sq. Ft.

PARKING

All single-family homes shall provide for off-street parking as follows:

1. All homes shall have garages with the capacity for at least two

cars.

2. No driveway shall be steeper than 10 percent grade.
3. Automatic garage doors are mandatory.

BUILDING ARCHITECTURE

The overall goal of the Community Development Guidelines is to maintain high quality and harmonious design within each neighborhood, while allowing for diversity and individual choice of home style. While no specific architectural style is dictated, building types whose form, scale and character are strongly suggestive of regional styles inappropriate to the Coastal South are discouraged.

BUILDING SITE

The Applicant is encouraged to carefully evaluate the finish floor elevation of each home relative to the adjacent homes' finish floor elevation and the existing grade. Required minimum 18" above existing grade.

In order to maintain consistent street side character of the homes along each street, abrupt or unnecessary modifications to the existing grades are discouraged.

EXTERIOR FACADES

1. Stucco elastomeric, color impregnated coating. The ARMC shall determine color acceptability in accordance with the established guidelines and procedures. Bright colors (other than white) cannot be used as the dominant exterior color in a building.
2. Maximum building height shall be 35 feet at ridge line of roof.
3. A minimum of three (3) roofline elevation changes is recommended.
4. All garage doors are metal panel, painted with oil-based enamel and with automatic garage door openers.

DOORS

The front door is a single unit door with glass insert (s) with a single glass sidelight.

WINDOWS

Elliptical and Arch-Style Windows: Painted aluminum insulated glass casement.

TRIM AND MOLDING/SHUTTERS

1. Fascia trim is 2" x 8" spruce.
2. Fixed or operable shutters shall be as tall as the windows, if approved.
3. Awnings, canopies and shutters shall not be permitted or affixed to the exterior of the building without prior approval by the ARMC.

4. Hurricane storm shutters shall not be stored on the exterior of the residence unless approved by the ARMC.

GARAGES

1. Attached garages shall be designed as integral elements of the house.
2. Automatic Garage doors are required.

ROOFING

1. Roofing materials are Timberline Series Architectural Style, Class "A" Asphalt Roof Shingles.
2. All rooftop appurtenances (vents, stand pipes, etc.) shall be painted to match the roof or trim color. Locate these appurtenances on the roof pitch away from the street if possible. Rooftop heating or cooling units of any type are prohibited.
3. Any solar collectors shall be placed so as to appear as an integral part of the roof structure.
4. All exterior satellite dishes larger than 1 meter diameter are prohibited.
5. Approved roof colors shall be an integral part of the exterior color scheme for the building and coordinate with approved exterior colors. A chart of approved roofing shingles is attached
6. A minimum of three (3) roof elevation changes is recommended.

EXTERIOR MATERIALS

1. Stucco elastomeric, color impregnated coating. The ARMC has determined color acceptability choices. **ANY DEVIATION FROM THE APPROVED COLORS MAY RESULT IN REPAINTING AT THE OWNER'S EXPENSE.**

LANDSCAPE

1. The following LANDSCAPE GUIDELINES set minimum standards for the landscaping within single-family neighborhoods to be provided by the Applicant.

MINIMUM REQUIREMENTS

1. All housing lots shall be landscaped by the Applicant prior to home occupancy or within twenty (20) days after, weather conditions permitting.
2. Erosion control measures must be in place prior to home occupancy. This includes erosion seeding and other applicable measures such as rip-rap on those lots which border a storm drain line which outfalls at the low part of a home site. Erosion control fencing shall be in place during the construction phase of each home site and shall remain until the home is occupied and the site is properly landscaped and maintained if needed.
3. An irrigation system tapped to the Village irrigation water line is required for all landscaped areas installed by the Applicant. All irrigation systems are to be below ground, fully automated or manual systems in compliance with all applicable building code requirements. All backflow control devices are to be located or screened so that they are not visible from the streets.

4. The minimum site area landscaping installed by the Applicant on the lot shall be provided and installed within twenty (20) days of occupancy.
 - a. Front areas from rear of home to street shall present an attractive appearance, emphasizing and reinforcing the major entry and the architectural design of the house in accordance with the established landscaping approved in St. Andrew's Village.
 - b. The immediate area around each house shall be provided with shrubs and/or hedges sufficient in size and quantity to provide an effective foundation planting.
 - d. Each lot shall also be provided with sufficient shrubs, hedges and/or groundcovers to provide partial screening, seasonal color and intermediate scale to the lot.
 - e. All areas of the lot not landscaped in planting beds shall be sodded with approved grass species.
 - f. All landscaped and sodded areas shall be irrigated.
6. Undeveloped areas, held in reserve for future building or pavement development by an applicant need not be irrigated or fully landscaped. However, these areas shall (if the natural vegetation has been disturbed or is deemed inadequate to prevent erosion), as a minimum, be seeded with a drought resistant turf mix to hold down weed growth and to minimize wind and water erosion.
7. The use of nonliving objects such as ornaments in the landscape is discouraged, particularly in front or side yards visible from adjacent properties and roads. All exterior objects and sculptures must be approved by the Committee.
8. No trees will be removed from the Golf Course side of the lot without the prior approval of the ARMC except for diseased trees or for safety reasons which may cause damage to an existing or proposed home. **Removing trees between houses and in front of the house require prior approval of the St. Andrews Village Representative.**
9. Street trees (Signature Trees) are the property of the Association and will not be pruned or removed by the homeowner.

ACCEPTABLE LANDSCAPED MATERIAL AND PRACTICES

1. Plant Quality/Size:
 - a. Plant material used for landscaping in conformance with the provisions of this section shall equal or exceed the standards. Standards for sizing and measurements of plant material shall also be in accordance with this document. The sizes for plant material given in this chapter shall be the minimum size at the time of installation.
 - b. All "major" shade trees shall be a minimum of ten (10) feet in height with a minimum spread of eight (8) feet. All trees shall have a minimum planting area of twenty-five (25) square feet with a minimum distance of two and one-half (2-1/2) feet from the center of the tree trunk to the near edge of any landscape area.

- c. Shrubs, classified as a "spreading type", shall have a minimum spread of eighteen (18) inches; those classified as an "upright type" shall have a minimum height of thirty (30) inches. The ARMC shall reserve the right to approve a lesser size of shrub with greater density.
- d. Groundcovers shall be in minimum of 2-1/4 inch pots and-planted at a minimum of eight (8) inches on center.
- e. Hedges shall be planted a minimum of three (3) feet on center. Shrubs used in hedges shall be the minimum size required for shrubs set forth in this chapter.

2. Workmanship:

- a. All plant material shall be installed in accordance with best standard nursery practice, with the quality of plant materials as described in this section.
- b. All major and minor trees with root systems which are likely to cause damage to public roadways or underground utility lines shall not be planted so as to damage such public works.
- c. Use of indigenous inorganic materials (i.e., rocks, gravel) to function as groundcover or paving substitutes shall be allowed only with ARMC approval and shall be used only when governed by a strong design concept or in areas where organic material will present maintenance or logistics problems.

All major and minor trees shall have a mulch bed with a minimum radius of two and one-half (2-1/2) feet measured from the center of the tree trunk(s). Each shrub shall have a mulch bed that has a minimum radius of twelve (12) inches measured from the center of the plant. Shrubs planted in mass shall have a continuous mulch bed. All vines and groundcovers shall have a bed minimum of two (2) inches in depth.

3. Recommended Plant Material/Palette

- a. The plants listed in this section are permitted for use in landscaping. Exceptions to this list must be approved by the ARMC.
- b. Plant material marked * are recommended for street right-of-way planting. All major trees used in the project (except right-of-way) shall be 2-1/2 inches minimum caliper. Other trees can be used as approved by the ARMC after submittal.

Major Trees

American Holly	(Ilex Opaca Var.)
Chinese Elm	(Ulmus Parvifolia Semper Virens "Drake")
Laurel Oak	(Quercus Laurifolia)*
Live Oak	(Quercus Virginiana)*
Red Maple	(Acer Rubrum)
Slash Pine	(Pinus Elliotti)*
Southern Magnolia	(Magnolia Grandiflora)
Sweet Gum	(Liquidambar Styraiviflua)
Sycamore	(Platanus Occidentals)*
Tulip Poplar	(Liriodendron Tulipifera)
Water Oak	(Quercus Nigra)
Bald Cypress	(Taxodium Distichum)*

Minor Trees

American Holly	(Ilex Opaca)
Bradford Pear	(Pyrus Calleryana "Bradford")
Cherry Laurel^	(Prunus Caroliniana)
Chinese Tallow Tree	(Sapium Sebiferum)*
Crepe Myrtle	(Lagerstronemia Indica)
Wax Myrtle	(Myrica Cerifera)*
Weeping Willow	(Salix Babylonica)

Shrubs and Hedges

All plant material used for hedges and screens shall be planted to create an eighty (80%) percent opaque screen at thirty (30) inches of height. The following is a brief of representative material. Other material can be used as approved by the ARMC after submittal.

Azalea	(Rhododendron Sp.)
Common Oleander	(Nerium Oleander)*
Dwarf Burford Holly	(Ilex Cornuta Burfordi Nana)
Dwarf Oleander	(Nerium Oleander Nanum)
Firethorn	(Pyracantha Coccinea)
Japanese Privet	(Ligustrum Japonicuin)
Red Top	(Photina Serrulata)

LANDSCAPE MAINTENANCE

1. Landscape maintenance is provided by POA Board approved landscape contractors as a portion of St. Andrew's Village residents POA dues.
 - All plantings are to be irrigated or watered as often as necessary to maintain healthy growing conditions.
 - All lawns shall be kept neat and mowed to a maximum of three inches in height.
 - The site shall be maintained in a safe, clean and neat condition free of rubbish and weeds.
 - Irrigation systems are to be kept in proper working condition. Adjustment, repair and cleaning are to be done on a regular basis.
2. The homeowner is responsible for:
 - All plantings to be maintained in healthy growing condition. Fertilization, cultivation and pruning shall be carried out on a regular basis.
 - Dead or dying plants shall be removed and replaced as quickly as possible within thirty (30) days maximum unless seasonal conditions prohibit.

FENCING

Fencing is prohibited.

MINIMUM REQUIREMENTS FOR APPROVED FENCING

1. All perimeter and interior fencing constructed in St Andrews Village shall be of the approved fencing types "A", type "B" (see Appendix B) or black wrought iron only. No fence shall exceed four (4) feet in height
2. No fencing shall be constructed in front yards or block established drainage ways.

3. All fencing must be submitted for approval to the Architectural Review/Modification Committee.
4. No fencing shall be constructed in such a way as to block views and restrict free flow of open space between homes and throughout the neighborhood.
5. Fencing should relate to the principal architectural features of the home in design, location and the way in which it connects to the existing house. Walks that are an integral part of the residential design are permitted within the fencing setbacks.
6. Although no fencing will be permitted along the edge of the golf course, properly planted and maintained hedges will be acceptable. In no case shall hedge height be greater than four feet.
7. Planting shall be integrated with all fencing schemes in order to soften the visual impact.
8. The tops of all fences shall be level. If the ground slopes, the fence shall be stepped. The bottom of fence type "A" shall be no more than four inches above grade at any point. Fencing type "B" shall be no more than ten inches above grade. Vertical posts shall be plumb and shall extend eight inches beyond the uppermost horizontal portion of the fence. The top of all posts shall be chamfered and notched (see exhibit) as approved by the Committee.
9. Gates shall match fencing in design, material, height and color.
10. Chain link, hog wire and barbed wire fences are prohibited.
11. Examples of approved materials for fencing are Black Wrought Iron, Cedar, pressure treated Southern Pine or Redwood. Finish shall match or complement that of the dwelling-

SCREENING

Approved screening and/or other approved means (such as plant material) shall be used to screen the following unsightly objects. The purpose of the screening requirements is to ensure that residential neighborhoods have a neat and orderly appearance free from the visual clutter that detracts from property values and community character.

GARBAGE AND REFUSE

All trash, refuse, rubbish, garbage and other wastes shall be kept in closed containers such as garbage cans, waterproof boxes, etc. These containers shall be kept out of view.

FIREWOOD

Not applicable

MECHANICAL EQUIPMENT/UTILITIES

All utilities shall be installed underground- On-grade utility appurtenances, such as electrical transformers, utility meters, etc., shall be screened using approved landscape planting.

Mechanical equipment, such as air conditioners, heating equipment, etc., shall be installed as an integral part of the

architecture whenever possible. Under no circumstances shall these items be roof mounted or located in such a way as to be visible from neighboring properties or public streets.

MISCELLANEOUS:

SIGNAGE

1. Each residential development will have a neighborhood identity sign designed in accordance with these guidelines.
2. No other signs of any type shall be displayed on the home site after initial occupancy, except for a single sign advertising the home for sale or lease. This single sign shall be in accordance with these design guidelines.
3. No signs shall be posted in the windows of a home except those specifically approved by the ARMC.
4. No house numbers shall be placed on a residence, or on any signs. House numbers are provided on the mailbox provided by the Developer at the Applicant's expense.
5. All temporary sales center signs or other individual builder signs must be approved by the ARMC.
6. All streets within Craft Farms will have a coordinated street name/stop sign system provided by the Developer.

MAILBOXES

Mailboxes of the standard Craft Farms design may be purchased from the Property Owner's Association who will install them upon the Applicant's request and expense. The mailboxes and posts shall not be stained or painted in a color different from the original. Other boxes, newspaper tubes, etc., shall not be installed or affixed to the original mailbox or post. Maintenance of mailboxes is the responsibility of the Applicant.

LIGHTING

1. The standard street lighting fixture used at Craft Farms shall be used to illuminate all public streets.
2. Other site-specific exterior facade lighting of houses shall not be directed in such a manner as to create an annoyance to adjoining properties.
3. Only low wattage lighting may be used to illuminate landscaping.
4. High wattage area lighting ("yard lights") is prohibited. Illumination of roofs or features on roofs is prohibited.
5. Multi-colored facade lighting is prohibited, with the exception of holiday decorating

ANCILLARY STRUCTURES

1. All ancillary structures, such as greenhouses, trellises, arbors, cabanas, etc., shall be approved by the ARMC. Any such structures shall be sited and designed to be compatible with the house and all adjacent houses, fences, etc.
2. In no case shall ancillary buildings be located within the setbacks required by the City.

DRIVEWAYS

The ARMC shall approve any modification to a driveway. In no case shall the width of the driveway at the curb be widened. Any widening inbound of the curb shall be smoothly transitioned back to the curb. All driveways must be constructed of concrete. Asphalt driveways are disallowed. **Painting of driveways must be approved by the ARMC and must conform to the approved colors.**

RETAINING WALLS

1. All retaining walls shall be approved by the ARMC and will conform to these guidelines. The applicant is encouraged to use materials that are compatible with the building construction (wood painted or stained to match the house, brick or stone to match the house, etc.).
2. Retaining walls that divert water onto other properties or otherwise substantially alter existing drainage patterns are prohibited.

EXEMPTIONS

The following types of changes, additions or alterations do not require the approval of the ARMC. Although exempted, all work must proceed in accordance with all state and local building codes and other construction requirements.

1. Addition of plants to a property in accordance with a previously approved landscape plan.
2. Modifications to the interior of a residence when those modifications do not materially affect the outside appearance of the structure.
3. Repainting and/or re-staining in original colors.
4. Repairs to a structure in accordance with a previously approved landscape plan.
5. Placement of real estate "For Sale" or "For Lease" signs that are in accordance with approved signage guidelines.

PROHIBITED USES

Certain uses are prohibited within residential neighborhoods at Craft Farms. Among those prohibited uses are the following (refer to the DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR CRAFT FARMS for more detail):

Noxious or Offensive Activity

Uses or activities that constitute an annoyance or nuisance to the neighborhood are prohibited at Craft Farms, including those which will detract from the overall enjoyment and quality of the neighborhood.

Uses or activities that are defined as noxious or offensive include, for example, parking vehicles on lawns or front yard areas during construction, exterior sound systems that create noise heard beyond the property lines, etc.

Outdoor Storage

Storage of trash, building materials, construction equipment, etc., in an unscreened area on a residential site is prohibited. Refer to the section on fencing for further detail.

Commercial Uses

Most business activities are prohibited within residential neighborhoods in Craft Farms. Prohibited activities include in-house businesses that attract clients or customers, such as beauty salons, etc. Such in-home businesses as machine shops, car repair, or other similar commercial/industrial businesses are also prohibited.

PROTECTIVE COVENANTS

Supplements to this document are the Declaration of Covenants, Conditions and Restrictions for Craft Farms. These covenants are the legal document that is accepted by every homeowner in Craft Farms when title to the property is taken.

The Covenants establish the Architectural Review/Modification Committee and give the ARMC the authority to establish the additional guidelines and procedures set forth in the preceding pages.

Where the Covenants and Guidelines differ in requirement or procedure, the more restrictive shall apply. Where the two are contradictory, the Covenants shall prevail.

CRAFT FARMS PROPERTY OWNERS ASSOCIATION, INC.

As described in the Protective Covenants, all common property will be transferred and maintained by the Craft Farms Property Owner's Association, Inc. These common property areas include, but are not limited to: Detention pond areas, entry features at major project entrances, landscape improvements along boulevards and streets and recreation areas.

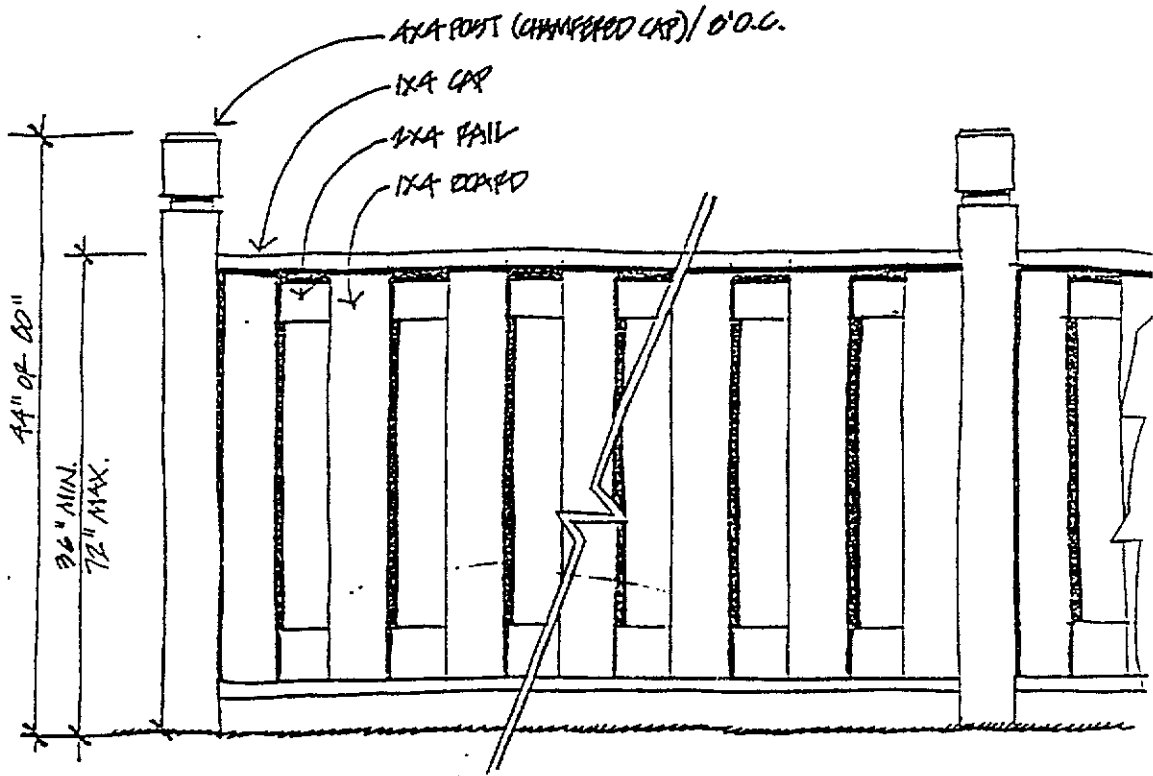
APPENDIX A DEFINITIONS

As used in the Residential Guidelines, the following terms shall have the meaning given in this section unless a different meaning is clearly required by the context.

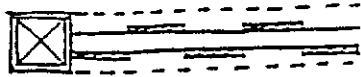
1. **APPLICANT**
Any person or organization who or which has made or intends to make a submittal to the Committee for its review and comment or official review and approval/denial of the submittal.
2. **ARCHITECTURAL REVIEW/MODIFICATION COMMITTEE**
A special committee as established under the provisions of the Residential Guidelines for the purpose of reviewing and approving or denying proposals for land and building improvements within Craft Farms.
3. **AREA, GROSS FLOOR**
The sum of the gross horizontal areas of several floors of a building or portion thereof, including the basement, if any, as measured from the exterior faces of the exterior walls of such building.
4. **BUILDING**
Any structure intended for shelter, including all projections or extensions, garages, outside platforms and decks, carports, canopies, enclosed malls and porches.
5. **DRIVEWAYS**
Vehicular pavement on private property used for access to parking lots, building entries, loading and serving areas. Driveways must be pavers or concrete.
6. **IMPROVEMENTS**
Shall mean and include, but not be limited to, buildings, parking areas, driveways, access roads, loading areas, parking areas, walkways, walls, fences, hedges, plantings, signs, exterior lighting, window coverings visible from streets or other physical structures or changes of any type or kind made to or upon any land within the property.
7. **LANDSCAPING**
A space or ground covered with lawn, groundcover, shrubbery or trees and the like which may include earth berms, walls, fences or similar materials, all harmoniously combined with themselves and with other improvements.
8. **OCCUPANT**
Any person or organization who or which has purchased, leased, rented, or is otherwise legally entitled to occupy and use any building site or sites, whether or not such right is exercised.
9. **OPEN SPACE (UNOBSTRUCTED)**
Any portion of a privately owned property that is not covered by a building, parking area, driveways or other vehicular pavements. Such open space area must be landscaped according to the Landscape Design Guidelines.

10. PUBLIC STREET
Any dedicated right-of-way within the property and shown on any recorded subdivision plan whether designed thereon as street, boulevard, place, drive, road, terrace or way.
11. SCREEN
The use of walls, fences, or plant material, as called for in the Residential Guidelines, in such a way as to minimize the visual exposure of the object or objects being screened.
12. SETBACK, BUILDING
The distance between the property line of a tract and any point on the exterior face of a building. Setbacks from streets shall be measured from the street right-of-way line with the minimum setback extending continuously from side lot line to side lot line.
13. SETBACK, PARKING
The distance between the property line of a tract and the back curb line of an area for the parking of vehicles.
14. STRUCTURE
Shall mean and refer to any thing or device, the placement of which upon any tract might affect the physical appearance thereof, including, by way of illustration and not limitation, buildings, sheds, covered patios, fountains, swimming or wading pools, fences, walks, signs, and trash enclosures.
15. USE, PERMITTED
Those uses specified in the Residential Guidelines and other uses similar in character and impact.
16. VARIANCE PROCEDURE
Owners may apply for a variance through the ARMC for a variance specifying the grounds thereof. After the ARMC has received the written request for a variance, it shall fix a reasonable date and time for the hearing on the variance, giving the other owners within the village and the CFPOA Board notice thereof as well as due notice to the party(s) in interest. After reviewing the application, the Architectural Review/Modification Committee shall have the authority to (a) deny the variance; or (b) to authorize the variance provided the change will not be contrary to the public interest and interest of the other owners within the neighborhood, does not deviate from the quality and harmonious design within the neighborhood, and where a literal enforcement of the provisions of the Residential Guidelines will result in unnecessary hardship on the part of the applicant. The decision to grant or deny the application for a variance is totally within the discretion of the Architectural Review/Modification Committee. However, the Applicant may appeal the decision in accordance with the Association By-Laws.
17. UNNECESSARY HARDSHIP
For the purposes of these Guidelines, the term "Unnecessary Hardship" means financial loss not self-induced and of a kind uncommon to the property owners within St Andrews Village subdivision.

APPENDIX B - FENCING STANDARDS

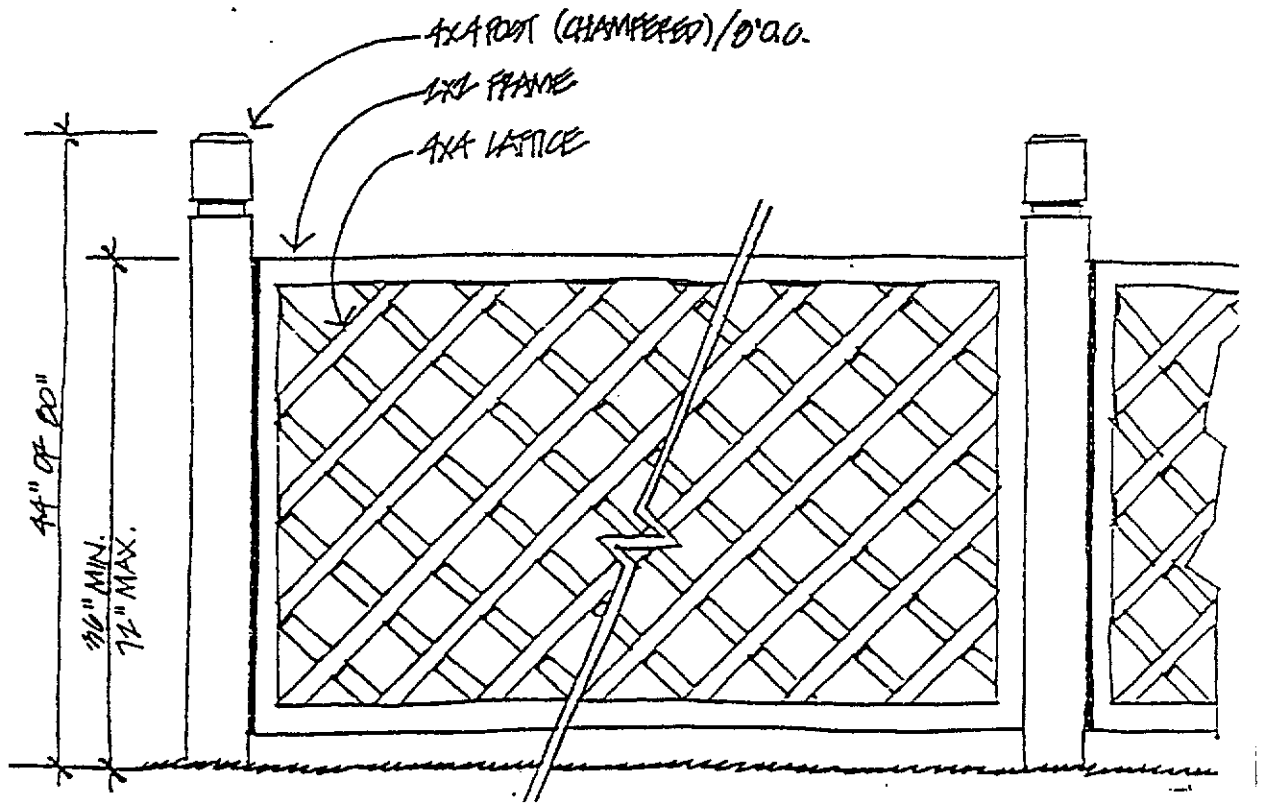


ELEVATION



PLAN

A FENCE TYPE 'A'
1



A
Z
 FENCE TYPE 'B'