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REFLECTION POINTE ARCHITECTURAL GUIDELINES

May 2011

The following are the architectural and design criteria established by the Reflection Pointe Architectural Control Committee (RPACC) on behalf of the Reflection Pointe Homeowners Association, Inc. (RPHOA) and, in accordance with the recorded "Declaration of Covenants, Conditions, and Restrictions of Reflection Pointe Subdivision" (CC&Rs).

ARTICLE 1 - STATEMENT OF PURPOSE & INTENT:

- 1.1 **Purpose:** These Reflection Pointe Architectural Guidelines (Guidelines) provide an overall framework and comprehensive set of standards and procedures for the development of the community in an orderly and cohesive manner. These Guidelines have been developed to provide direction for the planning, designing, constructing, landscaping, and modifying of all residences, buildings, and structures or improvements within the Reflection Pointe community. The Guidelines set forth criteria for design, style, materials, colors, and location of site improvements, landscaping, signage, lighting, and other structures. In addition, the Guidelines establish a process for review of all proposed construction and modifications to residences, buildings, and structures to ensure that all home sites within Reflection Pointe are developed with consistency and quality.
- 1.2 **Intent:** It is the intention of the RPACC that all structures and other improvements within the community be of the highest design quality and be planned and sited to be aesthetically and architecturally harmonious with one another and with the natural features of the land. The design of all structures shall be predicated on an eclectic European theme. Section 5.1 provides further guidance on the styles of homes that meet these criteria. To maintain a "planned look" for the community and to preserve the aesthetic integrity of the community, the RPACC may at times place a temporary moratorium on any particular style of design or building material until, at the sole discretion of the RPACC, it is determined that the referenced design or building material has been brought into balance with the community.

ARTICLE 2 – APPLICABILITY, AUTHORITY & AMENDMENTS:

- 2.1 **Applicability:** The Guidelines shall govern all residences, buildings, and all other structures and improvements within the Reflection Pointe properties which are or may be subject to the CC&Rs. Pursuant to the CCRs, these Guidelines are not binding upon the RPACC.
- 2.2 **Authority:** The RPACC has jurisdiction over all matters relating to construction, architecture, and landscaping of new construction and modifications of the Properties as set forth in the CC&Rs. While the Guidelines are intended to provide a framework for construction and modifications, the Guidelines are not all-inclusive. In its review process, the RPACC may consider the quality of workmanship and design, harmony of external design with existing structures, and location in relation to surrounding structures, topography, and finish grade elevation among other things. The RPACC reserves the right to reject any submittal and may disapprove plans, specifications, or other materials for any reason, including purely aesthetic reasons, or because the submitted design is similar to an existing home in the community. The discretion of the RPACC shall be sufficient and binding.
- 2.3 **Governmental Permits:** To the extent that the North Carolina State Building Code, Gaston County Ordinances, City of Belmont or any other government ordinance, building code, or regulation requires a

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more restrictive standard than the standards set forth in these Guidelines or the CC&Rs, the government standards shall prevail. To the extent that any government standard is less restrictive, the CC&Rs and the Guidelines (in that order) shall prevail. NOTE ARTICLE 10.3 FOR SPECIAL CONSIDERATION OF SIDE YARD SETBACKS.

- 2.4 **Responsibility for Compliance:** It is the responsibility of the Owner and The Builder to ensure that all Applications for Architectural Review and subsequent construction are in accordance with the applicable zoning requirements, building code requirements, and the requirements of any other laws, regulations, ordinances, and deed restrictions. The RPACC does not review submittals for compliance with such requirements. Approval of plans and specifications by the RPACC shall not be deemed or construed to mean that improvements constructed in accordance with such plans will comply with applicable zoning requirements, building code requirements, and the requirements of any other laws, regulations, ordinances, and deed restrictions as to the structural soundness, quality, durability, suitability, fitness or proper functioning of such improvements; and any responsibility or liability therefore is hereby disclaimed. IF ADDITIONAL CLARIFICATIONS OF THIS DISCLAIMER ARE NEEDED, PLEASE REQUEST THAT FROM THE REFLECTION POINTE HOA.

Because Owners and Builders are responsible for ensuring compliance with all standards and procedures within these Guidelines, it is recommended (but not required) that the Owners/Builders submit by email a sketch plan and site plan before paying the required fees and before finalizing their plans to ensure their design concept generally meets these Guidelines. Members of the ACC are available to clarify any concerns about the Guidelines at any time. Contact Brown and Glenn Property Management team at 704-861-0833 for email and ACC member contact information. Once the application has been submitted, the ACC will meet with the Builder or designer who needs clarification of the Guidelines. Owners are also governed by the requirements and restrictions set forth in the CC&Rs, any applicable Supplemental CC&Rs, and these Guidelines. Builders and Owners will be held responsible for violations caused by subcontractors and employees of the Builder or Owner. Violations not remedied may result in reductions to the Compliance Security Deposit.

- 2.5 **Amendments:** Pursuant to Reflection Pointe’s Covenants, Conditions, and Restrictions, these Guidelines may be revised and amended at any time by the RPACC, in its sole discretion, as needed to serve the needs of an evolving community.

ARTICLE 3 –PROCEDURES AND FEES:

- 3.1 **Approval:** Written approval of home construction plans is required prior to commencement of any clearing, grading, or construction. RPHOA dues must be current. All other fees must be paid before submittals will be considered by the RPACC.

Where more than one lot is controlled by a single entity, approvals to commence construction will not be granted when outstanding compliance issues exist from previously approved submittals.

- 3.2 **Required Submittals:** To begin the review process, fill out and sign the “**Reflection Pointe Architectural Review Submittal One**” which is attached to these Reflection Pointe Architectural Guidelines. Review the guidelines carefully, since by signing Submittal One you agree to conform to the Guidelines. Mail, Fed Ex, or hand deliver the completed, signed Submittal One and all required fees to the Association’s property management company listed on the top of the Submittal.

DO NOT SUBMIT ANY OTHER DOCUMENTS AT THIS TIME. YOU WILL BE NOTIFIED BY E-MAIL HOW TO MAKE OTHER REQUIRED SUBMITTALS. ALL FUTURE SUBMITTALS SHALL BE SUBMITTED TO THE RPACC IN AN ALL DIGITAL FORMAT.

3.3 **Architectural Review Fee:** A review fee of \$1,000.00 made payable to the Reflection Pointe Homeowners Association is required. This fee entitles the Owner up to three in-house reviews (one original and two re-submittal reviews) as well as three on site visits to observe compliance (at staking, dry-in, and construction completion once landscaping is installed). The Owner is encouraged to submit all materials at the time of the initial review, including landscape, pools, or other amenities but no later than the date requested for a dry-in inspection. Such plan submitted after the dry-in inspection require additional reviews and will require an additional \$150 fee. Any in-office review required after completion of the final review shall be \$150.00 per review and any site visit required beyond those stated shall be \$150.00 per visit (including re-reviews). For minor projects such as items not requiring a building permit, the review fee is \$50.00. For additions to existing homes, not exceeding 25% of the value of the home, the review fee shall be \$325.00 and include one site review at final completion. For dock reviews, the review fee shall be \$250.00 if not submitted with the original dwelling plans.

3.4 **Compliance Security Deposit:** A \$3,000 Compliance Security Deposit is required. A check payable to Reflection Pointe Homeowners' Association, Inc. must be included with Reflection Pointe Architectural Review Submittal One to the Association Manager at the address noted on the form. Either the Owner or the Builder may provide the deposit, but the owner is ultimately accountable to ensure all corrective actions are taken.

The deposit is intended to:

- a) protect the Homeowners Association from costs resulting from careless and/or negligent construction practices by the Builder or Owner, and
- b) provide a fund to correct quickly such practices when the Builder/Owner does not/cannot correct them.

If the total charges against the Compliance Security Deposit should exceed the initial \$3,000 deposit, an additional \$3,000 deposit must be submitted within 7 days of written notification or construction must cease and the Builder's gate access codes will be suspended.

A Process

Should a problem as described in Article 3.4.B arise during construction that RPHOA must take action to correct, the process described below will be followed once the Association Manager notifies the Owner of the problem.

- 1) **For problems the Builder is permitted to correct.** Before the RPHOA begins a repair that reduces a refund, the Owner will receive one notification letter stating the specific violation that must be corrected and the time table permitted for the correction. Where damaged areas are fully restored to the pre-construction condition by the Builder/Owner within the prescribed time period, as determined by the RPHOA in its sole discretion, no reduction will be made to the Compliance Security Deposit for that violation. An onsite inspection by the Association Manager will authenticate the quality of the repair. If the Builder chooses not to correct the problem, the next Article (Article 2) applies.
- 2) **For problems the Builder is not allowed to address.** The Association Manager will notify the Owner that the repair is being outsourced, will deduct the cost from their Compliance Security Deposit, and will send the Owner a copy of the invoice. The Owner may elect to restore the funds to the Compliance Security Deposit at the time invoiced is received. If not, the provisions of Article 3.4.C below will apply.

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B. Construction activities that may reduce Compliance Security Deposit refund:

Any and all costs incurred by the RPHOA to remedy violations that occur during construction activities may reduce the amount of deposit refund. Examples include RPHOA expenditures to reseed or clean up the road rights-of-way, to repair road pavement, road shoulders and drainage swales near and in front of the subject lot, to perform maintenance on utility services and irrigation systems damaged by construction activities, to repair silt fences, to correct deficiencies in the construction of the home (including deficiencies caused by non-compliance with these Guidelines), to secure the home or the site during construction, to place a fine or lien on the home, or to supplement an incomplete landscape plan. **Damage to some systems may require repair by other than the Builder/Owner (e.g., city water system, sewer system, road surfaces, curbs, gutters).** In those cases, the Association Manager will arrange for the repair by the appropriate maintenance personnel as described above.

C. Approval of final amount of refund:

The Association Management company will refund the Compliance Security Deposit to the party who deposited it (Builder or Owner) in full or in part upon completion of home construction. The final amount of the deposit refund will be determined by the RPHOA at a regularly scheduled meeting once the Construction Completion onsite review, as described in Article 3.11, has been completed and the Contractor or Owner has notified the RPHOA of completion of that review at least five business days prior to the meeting. Owners or Builders may attend and have an opportunity of up to five minutes to present their objections to any withholding of their full refund. The Board of Directors may deliberate the final determination in a closed session and will notify the Builder or Owner of its decision in writing.

Note: An owner may elect to stabilize the shore on a lakefront lot before construction on the home begins (see articles 6.9 and 7.9). In this instance, the plan for the stabilization is to be submitted to the ACC for review in accordance with section 3.3. If the stabilization material is to be delivered by truck, photographs of the curbing in accordance with article 3.5 A g. are to be submitted, and a separate \$1500 Compliance Security Deposit will be required. A similar deposit may be required for instances of modifications to landscaping on an established lot.

ALSO SEE ARTICLE 9 – NOTIFICATIONS - FINES FOR VIOLATIONS

3.5 Concept, Preliminary and Final Review Submittals. Submittals may be fully approved, approved with conditions, or rejected. See Article 3.6 for the review period.

- A. **Concept Reviews:** As a courtesy for owners who are reviewing several home styles and would like an opinion from the RPACC, they should send plans to arc@charettearchitects.com for committee review and comment. There is no charge for a concept review. However, if the owner does not intend to occupy the home, there is a fee of \$200.00 for the concept review. For any concept review, the owners should include the site survey with contours shown, the home plan to scale on the site, and all elevations for the home.
- B. **Preliminary Review Submittals.** The following items must be submitted to the RPACC for preliminary approval. (Note that it is the responsibility of the Owner to ensure that all copyrighted documents are approved by their originator for copying digitally and submitting for the review process.)
NOTE: The ACC is prohibited by law from transferring copyrighted documents to new owners should the property be sold either before, during, or after construction.

(1) A completed **Reflection Pointe Featured Builder Form Submittal Four** in digital format if the Builder is not already listed as a Featured Builder on community website – www.ReflectionPointeonLakeWylie.com

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(2) A completed **Reflection Pointe Architectural Review Submittal Two** in digital format. Submittal Two is required to be submitted on two separate occasions: first with the Preliminary Submittal, and later at the Final Submittal. These submittals must have detailed descriptions of materials and final color selections clearly noted, including the following:

(a) **Preliminary Floor Plans and Elevations** in digital format (Minimum scale: 1/8"=1'-0", minimum sheet size 24"x36") including:

- Floor plan: Indicate all rooms, and sizes, along with square footage of the total enclosed living area.
- Roof plan.
- Elevations: Provide front, rear, and side elevations indicating building materials and finishes.

(b) **Preliminary Site Plan** in digital format (Minimum scale: 3/32"=1'-0" or 1"=10', minimum sheet size 24"x36" – please advise your surveyor of the minimum scale and sheet size). Indicate the required setbacks (SEE ARTICLE 4.1), easements and horizontal dimensions that locate the residence on the lot. Show all anticipated driveways, walkways, patios, decks, pools, and other recreational equipment. Show all existing contours at two foot increments, and show the planned floor elevation of the main floor.

(c) **Existing Tree Survey** – A formal survey is not required. An annotated site plan with the home shown can be used to show:

- Location and Identification of hardwood trees with a caliper of 6" or greater at the base that are 15 feet outside the boundary of the home and those five feet outside the lot boundary on neighboring lots
- Trees to be preserved and tree protection measures
NOTE: Trees to be saved should be marked for review at the pre-construction on-site review (Article 3.11)

(d) **Erosion Control and Site Management**

- Drainage and Erosion Control Plan, including stone driveway
- Show portable toilet, dumpster, and spoil locations

(e) **Product Literature**

Materials brochures photocopied and sent digitally for each material and color

(f) **Schematic Landscaping Plans** in digital format showing plants, shrubs, trees, etc. (Minimum scale: 3/32"=1'-0" or 1"=10', minimum sheet size 24"x36"). Note: Submission later may result in an additional review fee.

(g) **Photographs** in digital formats documenting the existing conditions of your lot and adjacent lots prior to clearing/construction. Photos shall be provided showing the following:

- a. Road surface including curbing, road shoulder, and drainage ditch abutting the street along the entire portion of your lot, the lots to either side of your lot, and the lot across the street from your lot. **Be sure to capture any cracks in the curbing in any areas where construction equipment may eventually be parked or staged.**
- b. The entire width of the lot and its trees/vegetation as viewed from the street and as viewed from the approximate center of the lot facing the rear of the lot.
- c. Water meter and cover and low pressure sewer system cover.
- d. The entire width of the lot and its trees/vegetation, and shoreline, as viewed from the lake. (Lakefront lots only).

(h) **The contract** between the Builder and Owner (see Article 8.1.(c)).

(3) **Additional Information.** The RPACC reserves the right to require the submittal of other information, data, drawings, and samples as deemed necessary. Submit all required items as directed by the Association Manager.

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B. Final Review: To ensure any comments provided by the RPACC in accordance with Article 3.6 have been incorporated into the plans, the owner is to resubmit in digital format **Reflection Pointe Architectural Review Submittal Two** in its entirety to the RPACC for Final approval before construction may begin.

- (1) **Final Floor Plans, Elevations and Specifications** (Minimum scale: 1/8"=1'-0", minimum sheet size 24"x36") including:
- (2) **Floor plan:** Indicate all rooms, and sizes, along with square footage of the total enclosed living area. Show the finished floor elevation of the first floor. Submittals without finished floor height indicated will be rejected.
- (3) **Roof plan:** Indicate slopes, pitches, hips and gables.
- (4) **Elevations:** Provide front, rear, and side elevations showing building materials and finishes. Indicate maximum height of the principal structure and anticipated finished grades. A rendered elevation depicting material and colors of the primary façade may be requested by the RPACC for more complicated elevation schemes.
- (5) **Typical Wall Section:** The section should be made in a location that shows all floor to ceiling heights for all occupied spaces. (Two or more wall Articles may be required) Indicate foundation condition, building materials, roof overhang, fascia, and decorative elements & other details as needed to convey the design. Ceiling heights must be indicated for all occupied levels of the home. One wall section must be cut through a typical window and a typical door.
- (6) **Final Site Plan** in (Minimum scale: 3/32"=1'-0" or 1"=10', minimum sheet size 24"x36" – please advise your surveyor of the minimum scale and sheet size). Indicate the required setbacks (SEE ARTICLE 4.1), easements and horizontal dimensions that locate the residence on the lot. Show all driveways, driveway aprons, walkways, patios, decks, pools, other recreational equipment, HVAC units, etc. (Include screening details for HVAC unit). Show all existing contours and finish contours at two foot increments and show the planned floor elevation of the main floor. **Curb elevation** and elevation at rear property line should be clearly denoted. The submittal will be rejected and you will not receive approval if finished contours are not noted.
- (7) **Detailed Landscaping Plan** (Minimum scale: 3/32"=1'-0" or 1"=10', minimum sheet size 24"x36"), including site grading, and showing location, size, species, quantity, spacing, percentage of native plant material, and quality of all plant material, protection of existing vegetation and other landscaping details shall be submitted for approval prior to the completion of construction. Extent of the planting beds shall be noted as well. Note: If desired, submitting the landscape plan may be delayed up to 30 days after the on-site dry-in review (Article 3.11) without additional fee.
- (8) **Drainage Plan** (Minimum scale: 3/32"=1'-0" or 1"=10', minimum sheet size 24"x36"), showing the location of erosion control devices and the direction of storm water flow. Note: Reflection Pointe requires more silt fencing than is required by the city to prevent run-off into the street and subsequently into Lake Wylie.
- (9) **Samples** of all exterior materials and finishes, including paint colors, siding materials, roofing, shutters, medallions, chimneys, doors, lighting scheme, and other details affecting the exterior appearance.
- (10) **Contract (per Article 8.1(c)).**
- (11) **Other data:** The RPACC reserves the right to require the submittal of other information, data, drawings and samples as deemed necessary.

Note: Applicants shall be subject to an additional \$500.00 fine for commencing any construction activities prior to the review and written approval of the Architectural Review Submittal by the RPACC. An additional \$150.00 shall be assessed for each subsequent day in which construction activities occur prior to RPACC approval.

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- 3.6 **Review Period:** Properly completed Applications which consist of all required submittals, fees, deposits, and dues, will be reviewed and a written response to the registrant will be issued within 30 calendar days of the RPACC's receipt of all materials. The letter will give the status of the submittal as follows:
"Approved" – The entire submittal is approved as submitted.
"Approved With Conditions" – The submittal is not approved as submitted, but approved with the RPACC's suggestions for curing objectionable features or segments noted. The Applicant must correct the plan's objectionable features or segments, and the Applicant may be required to resubmit to receive approval prior to commencing the construction or alteration.
"Disapproved" – The submittal is rejected. The RPACC may provide comments.
- 3.7 **Submittals Retained:** All approved submittal items are retained by the RPHOA for record purposes.
- 3.8 **Variations:** Variations may be granted in some extenuating circumstances including, but not limited to, odd shaped lots or parcels, topography, natural obstructions, hardship, or environmental considerations. Variance requests must be submitted in writing as part of the preliminary review submittal, though some situations may arise before construction is complete that may give rise to a variance request. The applicant must state the reason for the request and propose mitigation of the variance. The RPACC shall have the power to grant a variance from strict compliance in such circumstances so long as the variance does not result in a material violation of the CC&Rs or governmental regulations. No variance shall be effective unless acknowledged and approved by a representative of the RPACC or the RPHOA Board. A variance given one property owner applies only to that property owner. All requests for a variance will be reviewed on a case by case basis. Decisions of the RPACC may be appealed in writing to the RPHOA Board of Directors. The Board will review the appeal with the owner at the next regular Board meeting, decide the issue in closed session, and advise the owner in writing of the final decision.
- 3.9 **Implementation of Approved Plans:** All work must conform to approved plans. If it is determined by the RPACC or the RPHOA that work completed or in progress on any site/parcel is not in compliance with these Guidelines or any approval issued by the RPACC, the RPACC shall notify the Owner and the Builder in writing of such noncompliance, shall specify in reasonable detail the particulars of noncompliance, and shall require the Owner and/or Builder to remedy the same. If the Owner and/or Builder fails to remedy such noncompliance or fails to commence and continue diligently toward achieving compliance within the time period stated in the notice, then such noncompliance shall be in violation of the CC&Rs and these Guidelines.
- 3.10 **Sample Board:** The lot Owner shall have installed by the time of the preconstruction on-site review and maintain through the construction completion inspection a sample board demonstrating the approved material palette for all exterior wall, roof, and trim materials. The board shall near the curb, face the street, be constructed of a single piece of plywood mounted vertically on 4x4 posts, and have the lot number in 3" high numerals on a post facing the street. The board shall be at least 32" wide and of adequate height to devote 16" vertically to each material being used on the home. The upper part of the board shall be reserved for the roofing materials which shall be installed at a 12:12 pitch with a 12" overhang distance for installation of the fascia and soffit materials. If the home has multiple wall materials, larger materials such as stone should be installed at the bottom. Failure to have a complete sample board in place at the time of the pre-construction review will result in an additional review and fee of \$225 before construction may begin. The sample board may be removed after the final on-site review.
- 3.11 **On-site reviews:** Each lot Owner must request three separate reviews from the RPACC during the construction of the home.

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Pre-Construction: Prior to commencement of clearing, grading, or construction, the Owner shall: stake-off the location of the driveway; stake the outline of the home with string lines along major walls; clearly mark all areas to be cleared, including flagging all hardwood trees to be saved that are larger than six inches (6") in diameter, as measured at the base that are 15 feet outside the boundary of the home, for inspection/approval by the RPACC. Mark with string or tape the location of the silt fencing. Install the sample board, and where practical, the stone drive. Confirm all required photographs were submitted with Submittal Two (Article 3.5A (2) g refers.) Call the RPACC to schedule the inspection. Allow a minimum (5) business days notice. Members of the RPACC will meet with you at the site. After the RPACC approves the staking, markings, and sample board, send Submittal Five to the Management Company to confirm that all the pre-construction conditions have been met. Approval to start construction will then be granted.

Dry-In: Once the home has the roof, windows and doors installed, the lot Owner shall notify the RPACC for a site visit. The lot Owner shall retain manufacturers' labels on windows and doors and shall keep on site roofing material packaging for verification of the proper shingles. The landscape plan must have been submitted prior to this request or must accompany this request. Allow a minimum of (5) business days notice.

Construction Completion: Once the home is complete and landscaping is installed, the lot Owner shall notify the RPACC for a final site visit. Allow a minimum of (5) business days notice.

- 3.12 **Time to Complete:** If no maximum time period is specified in the approval or any other agreement, construction shall be completed within twelve months of its commencement. The Applicant may request an extension of such maximum time period not less than thirty days prior to the expiration of the maximum time period. The RPACC may approve or disapprove this request in its sole discretion.

If construction is not completed on a project within the period set forth in the approval or within one year, or within any extension approved by the RPACC, the approval may be deemed withdrawn, and the incomplete construction may be deemed to be in violation of the CC&Rs and these Guidelines.

- 3.13 **Changes After Approval During Construction:** All proposed changes to structures, including changes that affect the exterior of any building, colors, windows, doors, grading, paving, utilities, landscaping, or signage, made after the final approval of plans and while still under construction must be submitted to and approved in writing by the RPACC prior to implementation. Close cooperation and coordination between the Applicant and the RPACC will ensure that changes are approved in a timely manner. If the City of Belmont or any other authority having jurisdiction requires that changes be made to final construction plans previously approved by the RPACC, the Applicant must notify the RPACC of such changes and receive approval from the RPACC prior to implementing such changes.

- 3.14 **A. Review of Modifications to Existing Dwellings (initial construction is complete):** The review of modifications to existing dwellings including modifications to the main residence or the addition or modification of other improvements on the subject property will require the submission of the applicable sections of Reflection Pointe Architectural Review Submittals One through Three based on the nature of the modification. Only one submission of forms for a modification is required, different from two submissions (preliminary and final) required for new construction. The review and approval of modifications shall take place within the same time periods as required for new construction. Modifications must be scheduled and completed in a time agreed upon by the RPACC. The review fee for modifications and other improvements shall be as stated in Article 3.3.

B. Pre-approved Modifications to Existing Homes:

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The RPACC pre-approves the following items for a home that has previously been given final approval by the RPACC:

1. Children's play equipment if it does not extend across side yard or rear yard setbacks, is screened from neighboring property with shrubs and trees and anything above six feet in height is finished in natural colors as opposed to primary colors.
2. Fencing may be installed in a rear yard, not forward of the front face of the home where it is wrought iron rail or black aluminum simulating wrought iron not exceeding five feet in height.
3. Garden walls composed of masonry matching the masonry of the home, or material similar to Belgard in complementary color, installed in the rear or a side yard which is not street facing, or facing a common area and is less than three feet tall is pre-approved without an RPACC submittal, providing it is installed according to manufacturer's recommendations with masonry or stone top cap and water proofing to prevent efflorescence. All front street facing and common area facing retaining walls or walls over three feet high, or walls set within the side yard setback lines require submittal to the RPACC.
4. Landscape elements may be changed providing they conform to the Landscape Guidelines of the community at the time the change is made.
5. Satellite dishes may be installed on poles with the units not exceeding eight feet in height if installed in side yards not facing the street or rear yards **AND** where they are fully screened with shrubs or trees. Satellite dishes must not extend across side yard or rear yard setbacks.
6. The addition of a patio or masonry fire place to the rear of the home which is at grade level and does not extend across side yard or rear yard setbacks. Masonry must match the masonry of the home and the fireplace may not be more than eight feet wide nor eight feet high.
7. Extensions of irrigation systems or tying a new underground drainage system into an existing larger system, providing there is not an addition of nor relocation of a grade level discharge point, are approved.
8. Any recreation equipment to the rear of the home providing it does not extend across side yard or rear yard setbacks.

CAUTION -Any work requiring movement across a curb with equipment larger than a 2000 series John Deere tractor or truck larger than 3/4 ton must be submitted for review.

3.15 **Low Pressure Sewage System Installation Fee:** In accordance with the Second Amendment to the CC&Rs, Article VII, Article 8.3, the construction, operation, and maintenance of the wastewater collection system in Reflection Pointe must conform to the rules and regulations established by the North Carolina Department of Environmental and Natural Resources and the North Carolina Environmental Management Commission. To conform to these rules and regulations, the RPHOA has contracted with McCall Brothers, Inc., to install a wastewater grinder pump unit on each residential lot at the time a home is constructed. The installation of the grinder pumps by McCall Brothers, Inc., is mandatory. A check in the amount noted on the Architectural Review Submittal One, payable to the Reflection Pointe Homeowners Association, Inc., must accompany the Architectural Review Submittal One to cover the cost of materials and labor. The installation fee is adjusted annually to reflect changes in the Consumer Price Index. Either the Owner or the Builder may provide this payment. In the event the cost of installation exceeds the amount originally submitted (for example, because drilling or heavy equipment is required to remove rock), the Owner's account will be assessed the amount of the additional cost and this assessment is payable within 30 days.

ARTICLE 4 – SITE REQUIREMENTS:

4.1 **Setbacks:** Setback requirements from property lines are established in these Guidelines and by Specific Site Zoning and are subject to public utility easements, drainage easements, landscape easements, and rights-of-

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way. Typically, side yard setbacks are twelve (12) feet and front and rear setbacks thirty (30) and forty (40) feet respectively. Front setbacks are from the Right of Way (ROW), not the road curb. A setback as close as 25 feet to the ROW may be approved under special circumstances because of streetscape requirements and site contours. This variance must be approved in advance. The property Owner's surveyors should confirm all setback and right of way dimensions. All homes must meet minimum setback requirements as set forth in the recorded plat, deed restrictions, and governmental regulations. For homes located on Lake Wylie, owners must conform to the North Carolina Division of Water Quality regulations regarding the 50 foot lake buffer zone. Those rules are available at this link:

<http://ncrules.state.nc.us/ncac/title%2015a%20-%20environment%20and%20natural%20resources/chapter%2002%20-%20environmental%20management/subchapter%20b/15a%20ncac%2002b%20.0243.html>.

The RPACC reserves the right to require alternate setbacks, to be determined at time of the RPACC review, to preserve particular view corridors, or to account for unusual topography, natural site features, or other extenuating circumstances. SEE ARTICLE 10.3 FOR SET BACK VARIANCE.

4.2 **Construction Fencing:** Before beginning construction, black silt fencing, at a minimum of 36" high must be installed on all sides of the lot, including at the edge of the street pavement across the entire width of the lot to prevent the parking of vehicles on the road shoulders. If the Owner does not have the Builder install such fencing prior to the beginning of construction, then the RPHOA will install the fencing and bill the cost to the Owner. This fencing must be maintained throughout the construction period and removed at the time of the Final Review when Compliance Security Deposit issues are reconciled.

4.3 **Sewer and Water Caps:** The Owner/Builder will be responsible for protecting sewage and water caps. If there is damage to either sewage or water caps on a construction site, the RPHOA will make repairs and deduct the cost from the Compliance Security Deposit as described in Article 3.4.A.2. If there is damage to sewer or water caps on lots in proximity to the building site, the Builder may be held responsible for that damage. In the case where there is more than one construction site in the area of the damage, Builders will bear the responsibility of their pro-rated share of the cost of repair. The RPACC will make the determination for responsibility for any damage.

4.4 **Construction Entrance and Parking:** The property Owner is responsible for placing and maintaining a stone driveway. The driveway shall be located at the same location as the finished drive and shall be comprised of a five inch (5") deep by twenty (20") feet wide by fifty (50") feet long Aggregate Base Course (ABC) stone. The stone should be placed in a manner to provide off street parking for construction vehicles. No materials or heavy equipment of any nature are to be unloaded or stored in the road or road rights-of-way. This driveway is to be used before and during construction to minimize damage to the roads and road shoulders caused by the repeated parking of vehicles, heavy equipment, and trucks. All vehicles must park so as not to impede traffic or damage vegetation. Parking in cul-de-sacs must be done in a way to allow room for construction and delivery vehicles to pass.

NOTE: Unless the photographs per section 3.5A.(2)(g) show road or curb damage was evident before construction began, any curb or road damage where construction equipment was parked or transited shall be deemed to have been caused by that equipment. Owners will be back charged for repairs which will be completed by HOA selected contractors.

4.5 **Material Storage:** All construction materials must be kept within the property lines and street rights-of-way must be kept open for vehicular access to all sites. Temporary storage structures must receive approval by the RPACC prior to their use. Storage structures may not be used as living or office quarters.

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- 4.6 **Vegetation Protection:** All existing trees or other vegetation shown on the plans or required by the RPACC to be preserved must be left undisturbed during construction. Prior to beginning construction the Builder must erect wire or plastic environmental barriers to protect these natural areas. It will be the financial responsibility of the applicant to mitigate or restore any disturbed areas and to keep the barriers in good repair during construction.
- 4.7 **Dumpster:** A commercial dumpster is required on site to keep a neat and clean construction site. No dumpster shall be placed on neighboring property without written permission of that property Owner and that letter submitted to the ACC. Fabricated wood or wire bins will not be permitted. The Builder is encouraged to utilize the services of a disposal company that is environmentally friendly by using recycling and composting techniques. In addition, the following clean up rules shall apply:
- At the end of each day on which work occurs, all construction materials must be neatly stored, and all lightweight construction debris, such as roofing paper, insulation bags, and any polyethylene or sheathing must be placed in trash dumpster.
 - At the end of the day on Friday, all construction debris must be picked up and scraps such as shingles, wood, drywall, bricks, etc. must be put in trash dumpsters.
 - Dumpsters must be emptied when full.
- 4.8 **Toilet Facilities:** Each construction site is required to have a job toilet, and it must be placed within the lot boundary and the side yard setbacks in an inconspicuous location with the door facing away from the street.
- 4.9 **Fires and Blasting:** Fires and burning are not permitted on construction sites under any circumstances. Using any explosive materials during construction (for example, to remove rock) is prohibited.
- 4.10 **Drainage:** Water runoff for each individual building site must be handled by adequately sloping all areas so that runoff is directed to the natural drainage areas or storm drainage facilities of each lot Owner.
- 4.11 **Mailbox:** Only the mailbox type, size and color approved by the RPACC may be used, and it must be installed according to US Postal regulations. Information on the correct mailbox can be obtained by contacting the Association's Association Manager for this information. Driveway reflectors and markers are prohibited. Additional mailboxes are not permitted.
- 4.12 **Driveways/Walkways:** Driveway must be constructed of broom finished concrete with the first 15' having an apron of pressed concrete, brick or stone pavers, or pavers made of cast concrete. Asphalt, gravel, and plain poured concrete driveways are prohibited. Driveways shall be constructed and maintained in accordance with the requirements of the NC Department of Transportation. A concrete culvert must be installed where the driveway crosses the drainage swale. Driveways constructed before April 1, 2008 which have a 15' apron made of broom finished concrete shall be deemed to be in compliance with the Reflection Pointe Architectural Guidelines.

Walkways or patio areas must be constructed of concrete, brick, flagstone, stepping-stones, pavers made of cast concrete, or pavers made from natural materials. Walkways or patio materials shall be selected to match the appearance and style of the residence. Semi-pervious pavers are encouraged where practical but must be maintained at all times.

- 4.13 **Exterior Lighting:** RPACC approval is not required for exterior lighting if lighting is installed in accordance with the following guidelines: Exterior lights shall be conservative in design and as small in size as is reasonably practical. Exterior lighting shall be directed toward the house and be of low wattage (limited to 2,000 lumens) to minimize glare sources to neighbors and other homeowners. Lighting for walkways generally must be directed toward the ground. Lighting fixtures shall be dark colored so as to be less obtrusive. Light fixtures must complement the architectural style of Reflection Pointe and the specific home and landscaping. Lighting of walls can be achieved by use of eave or ground recessed fixtures. Landscape lighting should be concealed where possible by ground recessing or placing in shrub beds. Colored lights are prohibited, except as temporary holiday decorations. Post mounted light fixtures will be considered on an individual basis. Spillover of light on to neighboring property should be avoided, and lights should be shielded where necessary. Any deviation from the aforementioned guidelines or use of high-wattage, spotlights, floodlights, or ballasted fixtures (sodium, mercury, multi-vapor, fluorescent, metal halide, etc) requires RPACC approval. The RPACC may consider the visibility and style of the fixture on the home.
- 4.14 **Flags and Flagpoles:** Yard-mounted flagpoles are not permitted on any portion of the Properties, except for flags and flag poles installed by or for the RPHOA at amenity sites. Owners may attach one official flag of the United States of America and/or one State of North Carolina flag or one official flag of the Armed Forces of the United States to their home and dock without the approval of the RPACC during daylight hours. Flag size is not to exceed 4' x 6'. No other flags are allowed.
- 4.15 **Fountains:** RPACC approval is required for all fountains.
- 4.16 **Hot Tubs and Saunas:** RPACC approval is required for the installation of any hot tub, Jacuzzi, sauna, or spa. Any hot tub, Jacuzzi, or spa shall be an integral part of the deck or patio area and/or the rear yard landscaping. A hot tub, Jacuzzi, or spa shall be located in the rear or side yard, shall be installed in such a way that is not immediately visible to adjacent property owners or the street, and shall not create an unreasonable level of noise for adjacent property owners. All mechanical equipment necessary for the operation of any hot tub or sauna must be located in the rear or side yard and shall be screened from the street and neighboring units by a fence, wall, or landscaping. That screening is to be in accordance with these Guidelines and approved by the RPACC. All issues of safety and liability shall be the sole responsibility of the property owner and not the RPHOA, its agents, or assigns.
- Applications for hot tubs, Jacuzzis, saunas and spas shall be accompanied by a screen or fence plan and a plot of the property with the improvements indicated thereon and evidencing compliance with the above criteria.
- 4.17 **Pools:** RPACC approval is required for the construction or installation of pools. Pools must be located in the rear yard and must be an integral part of the residence and landscape. Landscaping shall be provided around any retaining wall and such wall and landscaping must be an integral part of the overall landscape plan. All mechanical equipment necessary for the operation of any pool must be located in the rear or side yard and shall be screened from the street and neighboring residences/buildings by a fence, wall, or landscaping. Screening shall be submitted to and approved by the RPACC. Above ground pools are prohibited. All issues of safety and liability shall be the sole responsibility of the property owner and not the RPHOA, its agents, or assigns.
- 4.18 **Ornaments and Statues:** Lawn ornaments, statuary and outdoor sculpture must be submitted for RPACC approval in advance of installation and are prohibited in front and side yard areas unless concealed within a

privacy wall. Approved ornaments installed in rear yard areas or behind a privacy wall must be placed so as to not be visible from adjacent lots.

- 4.19 **Antennae & Satellite Dishes:** No exterior antennae are allowed. One small and inconspicuous satellite dish having a diameter of eighteen inches (18”) or less installed upon or adjacent to any residence, not visible from adjacent properties or the street, and integrated with the residential structure and surrounding landscape, is permitted and does not require RPACC approval. Larger satellite dishes are to be mounted in the ground and shielded with evergreen plants/shrubs that conceal the dish from the street and neighbors. Such equipment shall be located as inconspicuously as possible only in side or rear yards that are not adjacent to a street.
- 4.20 **Exterior Wires & Cables:** No exposed exterior wires or cables of any kind are permitted.
- 4.21 **Propane Tanks:** Propane tanks must be installed underground.
- 4.22 **Garbage Containers:** Garbage containers shall be stored inside of the garage or screened so they are not visible from the road or adjacent property. Garbage containers and recycling bins must not be placed at the curb until after 6:00 P.M. on the day before pickup and must be removed by midnight on the pickup day.
- 4.23 **Walls & Fencing:** Walls and fencing should reflect the architecture of the residence. Maximum retaining wall height is six feet and must include a cap composed of similar material to the wall, with flashing below the cap to limit the potential for water migration into the wall and development of efflorescence. Retaining walls shall also have foundation drains and weeps incorporated when subjected to hydrostatic pressures. Special consideration should be given to the design and placement of the wall or fence from neighboring home sites. Fencing within an adjacent home’s ‘view corridor’ (135 degrees off the back plane of the home on both sides) where the view is of common areas, lakes, or ponds shall be visually permeable so as not to restrict the field of view from neighboring homes onto these amenity areas. See Article 10.5. No fencing will be erected or permitted to remain between the street right-of-way and the applicable minimum building setback line, as approved by the RPACC. No chain link fence will be allowed. All walls and fences, including description of materials, must be approved by the RPACC prior to installation. Any fencing and/or walls to be installed shall be shown on the site plan. No double fencing is allowed. Fencing samples must be submitted digitally to be approved by the RPACC. Approved fencing must be finished on all sides and edges.
- 4.24 **Patios & Decks:** Patios, decks, deck railings, and deck supports shall be substantial in appearance and reflect the style and architectural detail of the residence. Decks and patios are to be constructed of materials that are generally acceptable as complementary to the residence. Decks and patios shall be designed and installed as an integral part of the residence or patio area. Any such decks or balconies must be located so as not to obstruct or diminish the view of or create an unreasonable level of noise for adjacent property Owners. Construction shall not occur over easements unless specifically approved by the utility company having jurisdiction and must comply with applicable governmental requirements.
- 4.25 **Accessory Buildings:** Owners shall obtain RPACC approval prior to construction of any accessory building or permanently installed playhouses, playground equipment, doghouses, gazebos, green houses, etc. whether built during initial construction or after. Accessory buildings shall meet the following criteria:

- A. An accessory building must be of the same color, material, and architectural style as the main residence or of color, material, and style that is generally recognized as complementary to that of the main residence. Roofing materials on an accessory building shall match those of the main residence.
- B. Any utilities servicing accessory buildings shall be installed underground.
- C. Accessory buildings generally shall be located in the rear one third of the yard as long as it does not front onto a street, shall be incorporated as an integral part of the landscape plan, shall not unreasonably obstruct any adjacent neighbor's views of the ponds, open areas, or other amenities, and must be screened by a fence or vegetation.
- D. Freestanding metal utility sheds or storage sheds are not permitted.
- E. A playhouse or playground equipment shall be considered an accessory if it measures more than 30 square feet, is more than 6 feet high from peak to ground, or is constructed on a concrete slab or footing. All playhouses and playground equipment must be located in the rear yard and screened from view from adjacent properties and the street. Playground equipment must be constructed with natural colors with no primary colors permitted that are not fully screened. Tree houses are not permitted.
- F. Dog houses shall not be visible from the street or adjacent properties. RPACC approval may require screening or landscaping. Dog lots, dog runs, and dog kennels are not permitted.

4.26 **Recreational Equipment:** All recreational equipment, including, but not limited to, tennis courts, basketball hoops, and playgrounds must be approved by the RPACC prior to installation on any lot. The RPACC may require photographs or other means of illustrating the appearance of equipment. Recreational Equipment may not be located forward of the front set back. No equipment may be placed less than 25' from any property line unless it is screened from view from adjacent properties.

4.27 **Recreational Vehicles:** All boats and recreational vehicles (i.e. campers, motor homes, etc.) must be kept in a garage or in the boat storage area. No outside storage on an owner's lot will be allowed.

4.28 **Birdbaths, Birdhouses, and Bird-feeders:** RPACC approval is not required for the rear yard installation of a birdhouse, or a bird-feeder that is less than one foot wide by one and a half feet tall, or a birdbath that is three feet tall or less including its pedestal. Placement in any front or side yard requires RPACC approval.

4.29 **Clotheslines:** No clotheslines are permitted.

4.30 **Signs:** Residents may display one security sign (e.g., "Protected by ABC Security") in the front yard in a location either adjacent to the driveway or in proximity to the front entrance of the main dwelling. An additional security sign may be displayed at the rear of the home and, for homes on Lake Wylie, a similar sign may also be displayed on a dock, if applicable. In accordance with Section 11.22 of the Reflection Pointe CC&R's, all other signs, including real estate signs and other advertising or vendor signs, are not to be displayed in the yards or easements of the lots, except that

- (a) Featured Builders may erect one sign (in addition to a permit board) on a building site at the start of construction, and
- (b) Property Owners may erect a lot marker post on their unimproved lot or place a standard information box of the type normally provided by Realtors. The lot marker post will be placed at the center of the lot at the edge of the easement (not at the curb) so as not to interfere with grass cutting of the easement.

(c) Home owners whose homes are on the market may:

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- (1) Display one "For Sale" sign (no larger than 2' X 2') inside the home in a window facing the street.
- (2) Place an information box at the curb from which prospective buyers may access information about the home.

Note: If desired, the homeowner can obtain a custom, post-mounted information box through the management company for a cost-covering fee.

(d) Article 8 explains the term "Featured Builder" and sets forth specifications for Featured Builder signs and lot markers.

4.31 **Street Cleaning:** To uphold the aesthetic integrity of the community, streets subject to construction traffic will be cleaned on an as needed basis as determined by the RPHOA. The lots under construction at the time of cleaning will bear the responsibility of their pro-rated share of the cost of such cleaning where it is observed that dirt or mud is tracked from the area on or near a site where construction is performed.

NO WRITTEN OR VERBAL NOTIFICATION WILL BE PROVIDED.

4.32 **Permitted Hours of Construction:** In keeping with the need to maintain a safe and desirable neighborhood, construction will be limited to the following hours:

Monday thru Friday: 7:00 AM to 7:00 PM

Saturday: 7:00 AM to 5:00 PM

Sunday, or any Holiday officially observed by the State of North Carolina: 7:00 AM to 5:00 PM, with no construction permitted that results in noise heard on the exterior of the dwelling or physical construction activity of any nature on the exterior of the dwelling.

4.33 **Gate Access to Reflection Pointe**

Gate access for material delivery is through the use of a Builder's code separate from the homeowner's code. It is the responsibility of the Builder to give the gate access code to delivery companies for Saturday or Sunday delivery. No material delivery using trucks over two axles will be permitted on Saturday or Sunday except for residential moving vans delivering or removing household goods and furnishings.

Each Featured Builder will be given one access code for entrance into the community that shall be used by all of its subcontractors, no matter how many homes the Builder is undertaking at any one time. The Builder must complete the Reflection Pointe Featured Builder Application Submittal Four which will list all subcontractors before the gate access code will be issued. The Builder will be responsible for notifying the RPACC of any additional subcontractors receiving the access code. Codes may be changed and reissued at any time for control purposes.

ARTICLE 5 – BUILDING REQUIREMENTS:

5.1 **Architectural Standards:** The exteriors of all buildings must be designed to be compatible with the natural site features and to be in harmony with their surroundings. The design of all structures shall be predicated on an eclectic European theme. The RPACC may disapprove plans if in its judgment the massing, architectural style, roofline, exterior materials, colors, or other features of the building do not meet these standards. No mobile home or manufactured home type construction shall be permitted. Environmentally contained off-site construction may be approved. No slab-on-grade construction shall be permitted.

- Some qualifying architectural elements of the eclectic European design are:
 - Asymmetrical massing
 - Broken roof lines (see section 5.7 for roof pitch guidelines)
 - Front facing gables or clipped gables with hip acceptable at the main body
 - Front doors with multi-pane glass

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- Multi-pane glass on front-facing windows with vertical orientation
- Minimum 6” frieze band
- Minimum overhang of 12” with boxed eaves
- Window and door trim/banding at heads
- Window heads are flat or shallow arch
- Cove mold sills
- Stone detail for homes wider than 60 feet.
- Styles that meet the guidelines are: French Country, Tudor , English Revival, Chateausque, Norman, New American (where qualifying elements are predominant)
- Styles that are not acceptable are: Mediterranean, Spanish, Country, Colonial Revival, Florida, Log Cabin, Second Empire
- Styles that may be acceptable: Craftsman, Tuscan (both if appropriately modified)

5.2 **Minimum Area Requirement:** Required Minimum Heated Square Footage exclusive of garages, basements, decks, porches, etc.:

One Story:	2000 HSF
1 ½ Story	2,200 HSF with 1,400 HSF minimum ground floor
Split Level:	2,200 HSF with 1,400 HSF minimum ground floor
Tri-Level:	2,200 HSF with 1,400 HSF minimum ground floor
2 Story:	2,400 HSF with 1,400 HSF minimum ground floor

Square footage shall be measured in accordance with the definition of “AREA” stated in the International Building Code (IBC) with North Carolina amendments, to the inside face of the finished walls of the home, which is the painted side of sheetrock or finished side of wall paneling or tile. Wall structures, cavities or interior finishes do not count in area calculations.

5.3 **Maximum Height:** No home shall be over two stories in height as viewed from the street side. However, rear elevations of sloped lots may be three stories providing the lower floor is not more than 36 inches above finished grade.

5.4 **Roof Slope:** The minimum roof slope over the main residence structure shall be at least six (6) vertical to (12) horizontal inches.

5.5 **Exterior Wall Treatments:** The materials listed below are acceptable exterior wall treatments for vertical and horizontal surfaces except where noted as prohibited. When used in combination, transitions from one material to another shall be made in an aesthetically sensitive manner such that the appearance and style of the home are consistent on all sides.

- Traditional Portland cement stucco in muted colors, natural, tinted, or painted.
- Cast stone, stone, or brick veneer.
- Composite material such as Hardiplank horizontal siding. Anodized, copper, or paint finishes are required on all metal surfaces including windows, flashing, drips, and caps in colors matching the approved trim colors.
- Soffits are preferred to be of wood, stucco, wood fiber in phenolic resin, or cementitious materials.
- Aluminum (including vinyl coated aluminum) soffits and fascia may be used when supplied in 27 gauge or heavier, and installed to prevent “oil canning” or other irregular surface conditions. Fastening details and edge treatments must be submitted with material specifications for review, and must be so displayed on the required sample board.

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- Synthetic/foam products (EIFS) are prohibited.
- Gutters and downspouts shall be used at all eave lines unless deemed inappropriate and should be either aluminum or copper. Galvanized material is not permitted. Gutter color, if aluminum, should closely match the trim color.
- Vinyl, aluminum siding and compressed wood (Masonite) are prohibited.
- The use of wood shall be limited to trim, accent materials, and approved decks only.

5.6 **Exterior Colors:** Color selections for all exterior material shall be in warm earth tones. No pure whites or primary colors may be used. Owners must submit for approval color samples of all exterior surfaces to the RPACC for review and approval.

5.7 **Roofing:** Roof pitches and overhangs shall be designed for compatibility with adjacent roof profiles in front, side, and rear elevation, and may vary as dictated by architectural design. A main body minimum roof pitch of 6 in 12 slope is required, however, accent roofs (i.e. porches, dormers, etc.) may be a minimum of 4 in 12 slope, but must be consistent with architectural style of the home. A minimum overhang of 12 inches is required. Acceptable roof materials are: natural or synthetic slate, copper, dimensional asphalt shingles (architectural grade and style minimum 40 year warranty), standing seam metal, clay or concrete tile in a barrel, flat or “S” profile.

5.8 **Roof Accessories and Equipment:** RPACC approval is required for all roof top equipment and accessories. All roof top equipment must be placed as inconspicuously as possible and match roofing colors or be a color that complements the house. Chimneys shall be enclosed; no bare stack pipes are permitted. Spark arrestors must be enclosed by a clay pot or other decorative chimney element to conceal the metal. Exposed flashing, other than copper, must be painted to match the fascia and trim of the structure. No exposed attachment straps will be allowed.

5.9 **Windows, Doors, and Trim:** Full vinyl windows are prohibited. Aluminum clad, vinyl clad, or all wood windows are permitted. Windows should be clear glass or a tinted glass in gray or smoke colors. Samples shall be submitted for gray and smoke glass colors for approval by the RPACC. Screen enclosures shall be dark bronze or charcoal. Window screen fabric must be dark bronze or charcoal color. Windows shall be trimmed/banded or otherwise similarly treated on all elevations. Where arched headers are used, the windows below must be arched to conform to the framing. Filler panels are not permitted. The RPACC must approve security treatments for doors and windows; however, no “burglar bars,” steel or wrought iron bars, or similar fixtures shall be installed on the exterior of any windows or doors of any dwelling. Running bond brick headers on window and door openings is prohibited.

5.10 **Screen and Storm Doors:** Front screen and storm doors are not permitted. Screening is not allowed at any exterior garage door, and RPACC approval is required for all other exterior screen door or storm door applications. If approval is requested, the design and color must match and be generally accepted as complementary to that of the actual entry doors of the house.

5.11 **Vents:** Plumbing vents, mechanical vents and fans, turbine type attic vents, and other similar types of vents must be painted to match the roof/wall. No vents shall be located on the front elevation.

5.12 **Skylights and Solar Collectors:** Skylight trim must be painted and glass must complement or match roof color. Solar collectors may be submitted for approval. These collectors shall lie flat against the supporting roof and be consistent with the architecture of the home. The collectors must be appropriate to residential

use and not recreational vehicle grade or capacity. The RPACC may require specifics as to the design and construction of such collectors prior to approval.

- 5.13 **Ceiling Height:** To add to the aesthetic exterior appearance of the home, ceiling heights must be a minimum of 9' on all floors. Wall sections must demonstrate ceiling height on all occupied floors.
- 5.14 **Utilities:** Meter boxes, gas regulator, conduit, electrical panels, etc. are to be fully screened from view from the street with evergreen shrubs. See Article 6.4.
- 5.15 **HVAC Units:** HVAC units must be located to minimize the transmission of noise to adjacent properties and must be screened from view from the street. Window air conditioning units and through-wall units are not permitted.
- 5.16 **Awnings & Overhangs:** The installation of awnings or overhangs requires RPACC approval. The awning or overhang color must be the same as or generally recognized as complementary to the exterior of the residence. Metal awnings are prohibited.
- 5.17 **Glass Block:** Glass block on the exterior of a dwelling shall be subject to RPACC approval. Glass block shall not be a dominant feature for the dwelling or elevation. All glass block located on the dwelling shall be treated similar to windows with banding and/or architectural trim. Glass block located at the front and/or rear of the dwelling shall provide a privacy wall and/or sufficient landscaping that simulates a wall to diminish the impact on the elevation.
- 5.18 **Screen Porches/Patios & Other Enclosures:** RPACC approval is required for the construction of covered porches, patios, and other enclosures. Such structures and their supports shall be substantial in appearance and reflect the style and architectural detail of the residence. Such structures shall be constructed of materials that are generally acceptable as complementary to the residence and be designed and installed as an integral part of the residence with rooflines that complement that of the principle structure. Any such structure must be located so as not to obstruct or diminish the view of or create an unreasonable level of noise for adjacent property Owners. Structures on the street façade(s) shall be in keeping with the approved architectural theme. Construction shall not occur over easements unless specifically approved by the utility company having jurisdiction and must comply with the applicable governmental requirements. Screens shall be either dark bronze or charcoal.
- 5.19 **Garages:** All residences shall have a fully enclosed garage designed to accommodate at least two vehicles when garage doors are in the closed position. Such garages shall be compatible with and complementary to the main residence in architectural style, material, and color. The garage and specifically the garage door(s) shall not be the focus of the main front façade. Front entry garages are prohibited. Garages shall be finished on the inside. Garage doors shall have a "carriage house" appearance and may be made of wood or metal. Access to the garage shall include a minimum of 24 feet (as measured at a perpendicular angle) for back-out space from the garage door to the pavement edge. Driveway pavement shall be no closer than 24 inches to the property line. Detached garages are allowed only on lots designated with an asterisk on the recorded plat only.
- 5.20 **Additions, Modifications, & Expansions:** Any addition, modification, expansion or similar alteration, including changes to the color scheme of a previously approved residence before construction is complete, is subject to the requirements of these Guidelines and must be submitted to the RPACC for approval. Article 3.14 addresses modifications after initial construction.

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- 5.21 **Shutters and Window Treatment:** Where shutters are used they should match the configuration and dimension of the window they serve, even if only decorative; i.e. if the decorative shutters could be closed, they would completely cover the opening. Shutter colors should be submitted with Submittal Two. Where interior window treatments are visible from the exterior, they should be backed by a white or neutral color material so that colors do not detract from the exterior appearance of the home but rather compliment the exterior of the home as determined by the RPACC. NO BLACK OUT OF WINDOWS IS PERMITTED.
- 5.22 **Landscape Walls, Screen Walls, and Fences:** Landscape walls shall be used to retain earth and shall be constructed of Keystone Block, concrete faced with stone, stone, brick, or other permanent non-organic material approved by the RPACC. Screen walls shall be walls attached to the home to screen areas as required by the RPACC or the Guidelines (e.g., HVAC and pool equipment and in some instances, garage doors). See Article 4.23 for wall specifications. Fences shall be barriers around pools or yards to provide privacy. Fences are not permitted in yards in the front plan of the home. Fences shall be iron or aluminum rail or masonry. Wood and plastic fences are not approved. Fences are not permitted to be higher than four feet except that up to five feet may be requested and will be reviewed on a case basis. Fences shall not contain barbed wire, razor wire, or exposed electrical wire. Chain link fences are not permitted. See Article 10.5 for fence requirements near common areas and lake properties.

ARTICLE 6 – LANDSCAPING REQUIREMENTS:

- 6.1 **Purpose:** These landscape requirements have been established to maintain the high standards of Reflection Pointe and reflect the community's emphasis on the value of open spaces, natural land forms, and landscapes to provide a positive impact in property values, quality of life, and the overall enjoyment and benefits of outdoor living.
- NOTE: All plantings shall be placed in accordance with the guidelines provided by the North Carolina State University Horticulture Information Leaflet 8601, available at: <http://www.ces.ncsu.edu/depts/hort/hil/pdf/hil-8601r.pdf>
- 6.2 **Shade & Canopy Trees:** The establishment of trees in open areas and the re-vegetation of wooded home-sites will be required to restore over time the natural forest canopy lost during construction. Specific requirements will be reviewed on a lot-by-lot basis.
- 6.3 **Evergreen Foundations:** Evergreen Foundation Plantings are required to provide year 'round accents and softening of foundations as well as to provide a backdrop for ornamental and flowering plants. Shrubs are required in areas along foundations and under windows, with exceptions for lower windows, porches, patios, and in areas where the foundations materials are an important architectural accent. Quantities will be decided on an individual basis.
- 6.4 **Evergreen Screening:** Evergreen screening is needed to conceal service and utility areas. These areas include HVAC units, electrical connections on the sides of homes, pool equipment, and, in some instances which will be considered on a case basis, garage doors. Quantities and sizes will be considered on an individual basis but should provide immediate screening (e.g., HVAC should be concealed by plantings 4-6' tall at time of installation).
- 6.5 **Lawn and Groundcover:** Areas should be established to control erosion in compliance with these Guidelines and all Environmental Rules and Regulations of the County and State. Front and side lawn areas that are adjacent to roads shall receive sod. Grass areas must be seeded and maintained in accordance with the North Carolina State University Guidelines for turf grass in "high profile home lawns," as described on their website: <http://www.turf.ncsu.edu/turfselect/> for Gaston County, North Carolina.

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6.6 **Minimum Plant Sizes:**

- **Ground Covers:** 1 gallon: 12-18” spread; 3 gallon: 18-24” spread
- **Hardwood Trees (including ornamentals):** 2.5” caliper (or 12 -14’) There is a requirement of one hardwood tree per 8,000 gross square feet of the lot size or any portion thereof. Hardwoods should include magnolia, oak, hickory, walnut, maple and the like, and shall be restricted to no more than two trees of the same species. At least two trees shall be planted in the front yard and one tree on a street facing side yard. Existing hardwood trees may be credited toward the required amount. More than two trees of the same species may be planted but are not counted toward the required total. Do not include the lake Buffer area in calculating the lot area or in the required tree count.
- **Evergreen Trees:** 6-8’ height minimum
- **Evergreen Foundation Shrubs:** Minimum of 5 gallons or 24-36” tall planted 24-30” on center. 7 gallon plants may be placed 36” on center.
- **Screen Plantings:** Minimum 4-6’ for utilities or service areas; larger for garage door screening when such screening is specified.

6.7 **Exterior Lighting:** Refer to Article 4.13 above.

6.8 **Ornaments & Statues:** Refer to Article 4.18 above.

6.9 **Lake Buffer:** The North Carolina Division of Water Quality is the governing agency for the 50 foot buffer zone existing on lots on Lake Wylie. The rules pertaining to the protection and maintenance of the buffer areas are found at this link:

<http://ncrules.state.nc.us/ncac/title%2015a%20-%20environment%20and%20natural%20resources/chapter%2002%20-%20environmental%20management/subchapter%20b/15a%20ncac%2002b%20.0243.html>.

These rules address, among other concerns, the size and type of paths allowed to the lake, the vegetation allowed to be installed or removed from the buffer, and the restoration of disturbances to the buffer consequent to dock or path construction. During construction the Lake Buffer shall be protected by placing construction fencing along the buffer line prior to calling for the site staking review. The Lake Buffer serves as a filter for debris and fertilizer into Lake Wylie, and the rules set forth by the North Carolina Division of Water Quality must be followed. The RPACC has no authority to permit or approve any work or disturbance in this area, but may reject any planned modifications or work in the buffer area for any reason, including purely aesthetic reasons.

ARTICLE 7 – DOCK AND BOAT FACILITY REQUIREMENTS:

For docks and Boat Facilities on lots otherwise approved for private docks and are also constructed in compliance with the Reflection Pointe Covenants, Article 11.15 Docks and Piers, the following applies:

- 7.1 Docks should be constructed only during or after construction of the main residence for that lot. Toilet facilities and off road parking are required on the lot prior to using the docks. During home construction, toilet facilities that are a portable type are adequate to meet this requirement, provided that they do not conflict with Covenant requirements stated in Article 11.16, Marine Toilets.
- 7.2 Docks should be residential in character. Vertical posts should be pressure treated wood. Roof material should be minimum 40 year asphalt shingles over wood frame construction, and attached to meet the minimum wind load required by the building code. The roof and any finishes shall match or complement the home as well as blend with the natural colors of the tree lined shore.

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- 7.3 The roof structure shall have hurricane clips securing the roof structure to the pile driven posts. Uplift design for the setting of the posts shall be confirmed by the contractor to meet local codes.
- 7.4 The pitch of the roof shall be no less than 4:12 nor greater than 8:12.
- 7.5 (Deleted)
- 7.6 The facilities should be centered as much as possible on the shore line length of the lot they serve.
- 7.7 The outermost point of construction should be no more than 50 feet from the shore, but may be extended to a point further out to achieve a draft of five feet at the lake water's mean high elevation. Confirmation of below water contours is required for docks set greater than 50 feet from the shore.
- 7.8 Lighting shall be indirect and provide a low light level of warm white light. Positioning spot lights so that they cast a direct beam more than 45 degrees from the straight down position is prohibited (consideration shall be given to the full spread of the beam). Lights shall be on a timer or switched off no later than 11:00 pm each evening except for times permitted by the Board of Directors of Reflection Pointe. A light at the end of the dock that is concealed from view from adjacent land may remain on during the night hours. Reflectors are encouraged for placement at the end of the docks.
- 7.9 Shore stabilization shall conform to the requirements of the North Carolina Division of Water Quality. See the link in Article 6.9.
- 7.10 All proposals for dock construction shall be approved by the Reflection Pointe Architectural Control Committee and may be denied simply because the dock or structure may block the view corridor to the lake from neighboring properties. The Architectural Guidelines require that all fees for the construction of the home must be submitted to the Association Manager prior to issuing approval for construction. Submitting dock plans to commence construction ahead of the submittal of plans for the home shall follow payment of all fees for the construction of the home.

ARTICLE 8 – FEATURED BUILDERS AND DESIGNERS - DEFINITION AND BENEFITS.

- 8.1 As allowed under Articles 9.9 and 9.10 of the Reflection Pointe CC&Rs, the RPACC has established a list of “Featured Builders” who are permitted to construct homes within the Reflection Pointe Community. Builders are required to meet the following conditions to apply for and/or remain on the Featured Builders list.
- (a) The Builder must complete and update at the beginning of each new project the Reflection Pointe Featured Builder Application Form (Submittal Four) to acknowledge his/her references and recent history of successful construction of homes similar to those permitted by the Guidelines. Previous homes built in Reflection Pointe may be included in this list which is subject to review by the PRACC.
 - (b) For each new project, the Builder is required to pay requisite fees and sign Submittal One to signify that he/she understands and agrees to abide by the Guidelines and also agrees to work cooperatively with the RPACC to resolve any violations of the Guidelines that occur during the course of construction.
 - (c) The Owner or the Builder must provide the RPACC a copy of the fully executed contract for construction between the Owner and the Builder to show that a properly licensed contractor who is also on the approved Featured Builders list is the entity performing the work in the community. To prevent divulging proprietary information in the contract, the contract submitted may conceal the

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price. However, the terms of the contract and names and addresses of the parties to the contract should be clearly shown. A digital photocopy of the contract should be provided to the RPACC with Submittal Two. Approval to start construction will not be granted until this document is received.

- (d) Builder must possess an intermediate or unlimited contractor license issued by the State of North Carolina. The Builder shall also provide the name of the 'Qualifier' if different from the person identified in the firm name. The Builder shall warrant all work performed on the subject home in Reflection Pointe but may elect to have a qualified job superintendent manage the day to day activities of the project. The qualifications of the superintendent shall be provided to the RPACC with Submittal Four as noted in Article 8.1(a).

- 8.2 In addition to a permit board placed on the sample board, a Featured Builder and Designer may place one “approved” sign with identifying information on a construction site after it has received written approval of home construction plans submitted to the RPACC in accordance with Article 3.1. Featured Builder signs shall conform to the following guidelines:

No subcontractor or vendor signs are permitted, and no signs may be placed on trees.

A Featured Builder sign must be removed within 120 days after issuance of a Certificate of Occupancy or thirty days after the sale of the home to the first resident, whichever is later.

- 8.3 Reflection Pointe property Owners may place one lot marker on a vacant lot to identify the lot number. A lot marker must be made from a 4” x 4” x 4’ treated lumber post and may not be stained or painted but may be sealed with a clear sealant. The top of the marker shall have a decorative copper cap. The numerals on the lot marker must be metal, each 3” tall, black in color, and run vertically down the post. Markers are to be placed at the cut line (where mowing stops) at the approximate center of the lot and extend two feet above the ground. No lot numbers may be painted on road curbs over the original lot numbers. Existing lot numbers on the curbs are being removed.

- 8.4 **Featured Builder/Designer Sign Specifications:** The Featured Builder and Designer may erect a company sign that states the company name and contact information; it may also display the company logo. The sign shall be no larger than 3 feet by 3 feet; no sub-contractor signs are permitted.

No subcontractor or vendor signs are permitted, and no signs may be placed on trees.

A Featured Builder/Designer sign must be removed within 120 days after issuance of a Certificate of Occupancy or thirty days after the sale of the home to the first resident, whichever is later.

- 8.5 **Insurance Requirements for ALL BUILDERS:**

Builders are a crucial element in the integrity of the subdivision and therefore fall within the scope of regulation by the RPACC. The RPACC will confirm that Builders are licensed and meet the minimum insurance requirements listed herein. However, any and all qualification of a Builder is the sole responsibility of the property owner. Evidence of insurance shall be provided with Submittal Form One.

With regard to all activities conducted under these Guidelines, Builder, or owner building their own home, shall carry public liability insurance in a solvent insurance company licensed to do business in the State of North Carolina, or satisfactory to the Reflection Pointe Home Owners Association Board of Directors. The limits of public liability (including products and completed operations liability) shall not be less than \$2,000,000.00 per occurrence, combined single limit for bodily injury and property damage subject to an annual aggregate of \$2,000,000.00 applicable to products and completed operations liability. Builder will arrange for the Reflection Pointe Home Owners Association, its Board of Directors and its agents to be named as “Additional Insured” on such liability insurance.

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During the term of these Guidelines, Builder shall keep all homes fully insured during construction against loss of damage by “all risk” perils, including but not limited fire, vandalism, malicious mischief, casualty and all other available extended coverage insurance in a sum not less than 100% of the full replacement value of the insured property. Said policies are to be written by companies licensed to do business in the State of North Carolina. All proceeds from any loss shall be used by the Builder to replace or restore the inventory homes to their original condition.

In the event that a home is destroyed or damaged in whole or in part, and in the event there are insurance proceeds in excess of the costs needed and used to restore the inventory home to its original condition, then such excess shall become the sole property of the Builder. And deficiency in monies needed to restore a home to its original condition shall be paid by the Builder.

During the term of this Agreement, Builder shall secure and maintain in effect and at its expense insurance of the following kinds and limits to cover Builder’s employees and all locations of the Builder’s operations in connection with work on the Builder’s projects:

1. Workmen’s Compensation with Statutory limits of liability, and
2. Employer’s Liability with a limit of availability of at least \$2,000,000.00 per accident.

In compliance with the requirements herein, at the time Submittal Form One is delivered to the Association Manager, copies of all policies required pursuant to these Guidelines shall be provided, together with evidence of payment thereof, including an endorsement which states that such insurance may not be changed, altered or cancelled, except upon thirty days prior written notice to the Reflection Pointe Home Owners Association Board of Directors.

8.6 **Featured Designers:**

Featured designers are architects and designers who are familiar with the designs accepted in Reflection Pointe and may have experience in designing similar homes or landscapes in other communities. Designers who do not have the requisite skill to provide drawings meeting the thematic and technical requirements stated in these guidelines may cause significant delays in the approval of your home. Submittal Form 4B is an optional form to help owners facilitate both the approval and the building process. The form allows the owner’s chosen designer(s) to document to the owner that they have read and understand these Guidelines and, if applicable, to document similar designs they may have created. The form also serves as the application for the designer to list his licenses and to be added to Reflection Pointe's Featured Designer list.

Featured Designers may place one “approved” sign with identifying information on a construction site after the Builder has received written approval of home construction plans submitted to the RPACC in accordance with Article 3.1.

ARTICLE 9 – NOTIFICATION – FINES FOR VIOLATIONS

- 9.1 **Notification:** Whenever a violation of any provision of the Architectural Guidelines or CC&Rs of Reflection Pointe occurs, the RPACC through the property management company will notify the Owner of the violation in a letter of compliance delivered by means of personal service U.S. mail, or certified mail with a copy sent to the Builder of record.

The notifications will state the violation and give the Owner/Builder ten (10) days in which to remedy the violation. In the event the violation is not remedied within the ten (10) day period, the RPACC may levy fines in accordance with the provisions of the North Carolina Planned Community Act, and, in the case of

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construction violations, may also reduce the Compliance Security Deposit refund in accordance with the provisions of Article 3.5.

9.2 **Fines for Violations:** In accordance with CC&R Article XIV Article 14.2 item j -1:
The fine for the first violation or the first day of any continuing or repetitive violation shall not be less than \$25.00.

The fine for the second violation or the second day of any continuing or repetitive violation shall not be less than \$50.00.

The fine for the third violation or the third day of subsequent days of any continuing or repetitive violation shall not be less than \$100.00.

If Owner/Builder occupies or uses a structure for which a letter of compliance from the RPACC has not been resolved to the satisfaction of the RPACC, the fine for the violation up to \$100.00 per day for each day of such occupancy from the Compliance Security Deposit.

ARTICLE 10 – COMMUNITY OBSERVANCES:

10.1 **Common Areas**

Except with the prior written permission of the RPACC, Builders and subcontractors are not allowed in the Common Areas or allowed to cross any Common Areas that are not paved streets.

10.2 **Speed Limits**

The speed limit for Builders, subcontractors, and construction vehicles is twenty-five miles per hour (25 MPH).

10.3 **Automatic Zoning Variance – Side Yard Setbacks:**

The Declaration Of Covenants, Conditions And Restrictions For Reflection Pointe, (“CCRs”) recorded in Book 3843 Page 399 Gaston County Public Registry are applicable to this community. The Platt shows a side yard setback requirement of 15 feet. However, subsequent to the recordation of this Platt, the Reflection Pointe Subdivision was annexed into the City of Belmont. The Belmont Zoning Ordinance allows a side yard setback for all lots in Reflection Pointe to be 12 feet. The RPACC will approve plans submitted with side yard setbacks of 12 feet instead of 15 feet, as permitted by the Belmont Zoning Ordinance. The RPACC and the Reflection Pointe Home Owners Association accepts neither liability nor responsibility to the owners or any other party by reason of approving submittals based on current City of Belmont Zoning Laws. As such, each property owner must take the full responsibility for any and all liability for encroachment into a fifteen foot side yard setback originally noted on the Platt.

10.4 **Special consideration for Asterisked lots (as noted on the recorded Platt):**

The asterisk on the Reflection Pointe recorded Platt indicate lots where the lake is considered the front of the lot. According to Zoning Ordinances in the City of Belmont, the front of a home must be no greater than two stories and cannot have screened enclosures. The RPACC was able to obtain a concession for these lots to permit three story construction and screened porches on lake front sides, as long as the lower floor is no higher than three feet above grade and there are no other accessory structures placed on the lake front side except for an approved dock. Also, the home must not appear to be a slab on grade from the street side. See also Article 5.19 for considerations given garages on these lots.

10.5 **Special provisions for the protection of View Corridors:**

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Lots on the lake or connected to public open spaces will be limited with respect to their placement to protect the view corridor of neighboring lots, even un-built. The limitations are intended to protect the interest of all property owners in these areas by ensuring that a later arrival will not place their home to restrict their view of the amenity. Generally, the view corridor will extend from the corner of each home at an angle of 135 degrees off the back plane of the home. Fences and landscape encroaching into the view corridors will be restricted as well in terms of types and locations. Generally, the first home in an area will be used to set the standard for subsequent homes.

10.6 **Special Consideration for Homes attempting to achieve Leadership in Energy and Environment Design (LEED®) Certification.**

To encourage environmental sustainability and reduce the “carbon footprint” of our homes, the RPACC will give special consideration to homes attempting to achieve a LEED® Certification. To obtain consideration the owner must submit a variance request for any departure from the requirements stated in this document and show how the requested variance will assist in achieving “points” toward the certification. The LEED program is administered by the US Green Building Council. The participation by the RPACC will be limited to review of aesthetic issues with respect to the home and the grounds and not on the performance of the design with respect to its energy or sustainability objectives or suitability of materials or methods of construction.

REFLECTION POINTE ARCHITECTURAL REVIEW SUBMITTAL FORM ONE

(three pages)

SUBMIT THIS FORM,
AND YOUR APPLICATION FEES ONLY, TO:
REFLECTION POINTE HOMEOWNERS ASSOCIATION, INC.
c/o Brown and Glenn Realty Company of Gastonia
PO Box 158 Gastonia, NC 28053 704-861-0833

(YOU WILL BE NOTIFIED BY E-MAIL HOW TO MAKE FUTURE SUBMITTALS)

COMPLETE THE FOLLOWING:

Lot Number: _____
Lot Street Address _____
Lot Owner: _____
Registrant Name (primary contact): _____
Registrant e-mail address: _____
Registrant Mailing Address _____
City: _____ State: _____ Zip: _____
Registrant Telephone: (_____) _____ Fax: (_____) _____ (w/area code)
Builder (if selected) _____

ALSO, CONFIRM THE FOLLOWING WHERE APPLICABLE:

- I. * Initials _____ Homeowner's fees paid to HOA for current year (include if not previously paid).
- II. * Initials _____ Main dwelling Architectural Review fee (& dock where applicable) \$1,000.00.
- III.* Initials _____ Compliance Security Deposit for dwelling construction: \$3,000.00 (\$1,500.00 for remodel)
- .IV. * Initials _____ Sewer Tap Fee: \$1,512.00
- V. * Initials _____ Sewer Grinder Fee: \$5,784.00**
- VI.* Initials _____ Sewer Top Protection Fee: \$200.00
- VII. Initials _____ Additional Plan Review \$150.00 fee is attached.
- VIII. Initials _____ Additional On-Site Review \$150.00 fee is attached.
- IX. Initials _____ Modification to Existing Home \$325.00 fee is attached.
- X. Initials _____ Dock Review fee: \$250.00 is attached (only if sent separate from II).
- XI. Initials _____ Review of change not requiring a building permit \$75.00 fee attached.
- XII. Initials _____ Insurance Forms Attached per Article 8.5.
- XIII. Initials _____ Concept review fee for homes intended to be placed on the market \$200.00 (See Article 3.5A)

* *Require to be paid with the initial Submittal for any new dwelling.*

** *Sewer Grinder fee is adjusted annually according to a Consumer Price index and is billed according to "install" date vs. Submittal date. A bill will be sent from the association manager for the difference between the current value and value at install.*

General Note: The fees listed are HOA fees and do not include any local government fees

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REFLECTION POINTE ARCHITECTURAL REVIEW SUBMITTAL FORM ONE

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This portion of the form must be completed in full prior to commencing the review. If the Association Manager does not have this on file prior to construction, you will not be issued authorization to submit your plans or to have your Builder obtain a gate access code to the community. If all subcontractors have not yet been identified, please note as TBD (To Be Determined). When known, please resubmit this portion of the form to the Association Manager. Also, if you change subcontractors or need to add to the list, please contact the Association Manager. You will be accountable for all subs entering the community.

Address of Lot: _____

Homeowner: _____ Phone Number: _____

Contractor: _____ Phone Number: _____

Job Foreman: _____ Phone Number: _____

Architect/Engineer/ Designer: _____

Surveyor: _____

Lot Clearing/Grading: _____

Termite Co.: _____

Concrete: _____

Building Supply Company: _____

Framer: _____

Mason/Exterior Finish: _____

Water Proofing: _____

Gutters: _____

Roofing: _____

Electrician: _____

Plumber: _____

Lighting Company: _____

Wood Flooring: _____

Tile Work: _____

Carpet: _____

Cabinet Makers/Installers: _____

Painter Interior/Exterior: _____

Appliances: _____

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Heating & Air: _____

Garage Door: _____

Landscaping: _____

Other – Please specify type of company as well: _____

ATTESTED TO (print name): _____ Title: _____

Signature: _____ Date: _____

BUILDER AND OWNER AND/OR REGISTRANT ACKNOWLEDGES THAT THEY HAVE READ AND AGREE TO CONFORM TO THE COMMUNITY GUIDELINES AS OUTLINED IN EDITION DATE AS NOTED ON THE BOTTOM OF THIS PAGE:

By: (Property Owner signature) _____
 Print name: _____ Date: _____

By: (Builder signature) _____
 Print name: _____ Date: _____
 Company: _____ NC Contractor License # _____
 Contractor License Limit: _____

Areas In Box To Be Completed By RPHOA Only			
TOTAL Review Fee(s). \$ _____	Check #: _____	Date: _____	Paid By: _____
\$ _____ Compliance Security Deposit	Check #: _____	Date: _____	Paid By: _____
RPHOA Fees Current?	<input type="checkbox"/> YES <input type="checkbox"/> NO	Insurance forms attached per Article 8.5	<input type="checkbox"/> YES <input type="checkbox"/> NO
Submittal Received By: _____			Date: _____
Gate Code Issued: _____			Date: _____

NOTE: ATTACHED TO THIS APPLICATION THE OWNER MUST INCLUDE A COPY OF CONTRACTOR INSURANCE ENDORSEMENTS PER ARTICLE 8.5.

REFLECTION POINTE ARCHITECTURAL REVIEW

SUBMITTAL FORM TWO

APPLICATION FORM - FOUR PAGES

SUBMITTAL ONE MUST BE COMPLETED PRIOR TO SUBMITTING THIS FORM.

YOU WILL RECEIVE INSTRUCTIONS BY E-MAIL AS TO HOW TO SUBMIT THIS FORM.

ALL INFORMATION, INCLUDING THIS FORM MUST BE SUBMITTED DIGITALLY AS A PDF, TIFF OR JPEG.

DATE OF THIS SUBMITTAL: _____ LOT #: _____ ORIGINAL ____ RESUBMITTAL ____ (check one)

PROPERTY ADDRESS: _____

OWNER'S NAME: _____

CURRENT ADDRESS: _____

CITY/STATE/ZIP: _____

PRIMARY PHONE: _____ SECONDARY PHONE: _____

EMAIL: _____

GENERAL CONTRACTOR: _____

NORTH CAROLINA LICENSE NUMBER: _____ LICENSE TYPE _____

MAILING ADDRESS: _____

PHONES(S): _____ E-MAIL _____

CITY/STATE/ZIP: _____

NOTE: WHERE OWNERS ARE CONTRACTING WORK THROUGH PRIME SUBCONTRACTORS PROVIDE THE FOLLOWING. THIS INFORMATION IS NOT REQUIRED WHERE ALL WORK IS CONDUCTED THROUGH THE GC. ALSO PROVIDE THE REQUIRED INSURANCE INFORMATION FOR ANY CONTRACTOR PER ARTICLE 8.5

HVAC CONTRACTOR: _____

NORTH CAROLINA LICENSE NUMBER: _____ LICENSE TYPE _____

MAILING ADDRESS: _____

PHONES(S): _____ E-MAIL _____

CITY/STATE/ZIP: _____

ELECTRICAL CONTRACTOR: _____

NORTH CAROLINA LICENSE NUMBER: _____ LICENSE TYPE _____

MAILING ADDRESS: _____

PHONES(S): _____ E-MAIL _____

CITY/STATE/ZIP: _____

PLUMBING CONTRACTOR: _____

NORTH CAROLINA LICENSE NUMBER: _____ LICENSE TYPE _____

MAILING ADDRESS: _____

PHONES(S): _____ E-MAIL _____

CITY/STATE/ZIP: _____

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REFLECTION POINTE ARCHITECTURAL REVIEW
SUBMITTAL FORM TWO PAGE 2 of 4

LANDSCAPE CONTRACTOR: _____
NORTH CAROLINA LICENSE NUMBER: _____ LICENSE TYPE _____
MAILING ADDRESS: _____
PHONES(S): _____ E-MAIL _____
CITY/STATE/ZIP: _____

ARCHITECT/DESIGNER: _____
NORTH CAROLINA LICENSE NUMBER: _____ LICENSE TYPE _____
MAILING ADDRESS: _____
PHONES(S): _____ E-MAIL _____
CITY/STATE/ZIP: _____

ARCHITECT/ DESIGNER HAS GIVEN APPROVAL FOR THE USE OF THIS PLAN ON THIS SITE AND FURTHERMORE HAS GIVEN PERMISSION FOR THE SARC TO COPY THEIR WORK FOR ITS USE: YES _____ NO _____

PLAN NAME: _____

HEATED SQ. FT. *1	1 ST FLOOR	_____	(SEE FOOTNOTE BELOW)
	2 ND FLOOR	_____	
	BASEMENT	_____	
	OTHER	_____	
	SUBTOTAL	_____	(Heated)
UNHEATED SQ. FT.:	SUBTOTAL	_____	(Under Roof)
TOTAL SQ. FT. (ADD SUBTOTALS):		_____	(Under Roof)

Identify any construction or landscaping equipment to be used that is a track type loader or excavator.

EXTERIOR MATERIALS: (Specify website for Manufacturer, Product Name, & Color for all that apply. If website is not available, provide a digital photograph of proposed material taken in normal daylight)

BRICK: _____ COLOR: _____
STONE: _____ COLOR: _____
STUCCO: _____ COLOR: _____
SIDING: _____ COLOR: _____
OTHER: _____ COLOR: _____
ROOF: _____ COLOR: _____
WINDOWS: _____ COLOR: _____

¹ The HEATED SQUARE FOOTAGE shall be measured to the inside face of the interior finish materials of the perimeter walls.

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TRIM: _____ COLOR: _____

DOORS: _____ COLOR: _____

SHUTTERS: _____ COLOR: _____

DRIVEWAY: _____ COLOR: _____

DRIVEWAY APRON: _____ COLOR: _____

PATTERN: _____

WALKS: _____ COLOR: _____

OTHER: _____ COLOR: _____

GARAGE DOOR: _____ COLOR: _____

(Front Loading Not Permitted)

FIREPLACE? YES NO QUANTITY _____ CHIMNEY: _____

(Material Type)

UNVENTED GAS FIRE PLACES AND EXPOSED METAL STACKS ARE NOT PERMITTED.

OPEN DECK? YES NO QUANTITY: _____ TOTAL SQ. FT.: _____

PATIO? YES NO QUANTITY: _____ TOTAL SQ. FT.: _____

COVERED YES NO QUANTITY: _____ TOTAL SQ. FT.: _____ PORCH?

CONFIRM THAT YOU ARE ALSO SUBMITTING THE FOLLOWING:

Initials: _____ DESCRIPTION OF HOME AND AMENITIES:

A complete set of plans and elevations, wall sections and details along with a full set of specifications. Each drawing lists the lot number.

Initials: _____ SITE PLAN:

A Site Plan prepared by a licensed land surveyor is provided for the full site. The features of the survey include the following:

- a) All boundary lines and setbacks, easements and rights of way.
- b) Existing contours and finish contours noted at 2 - foot intervals along the full width of the site beginning at the street curb and extending a least 40 feet beyond the last disturbed area on the site.
- c) All planned construction, including the main home and amenities including driveways, retaining walls, decks and patios and denoting the planned elevation of the main floor above mean sea level.
- d) The front and closest side footprint of homes to the left and right of this home (only if on adjacent lots).

Initials: _____ EXISTING TREE SURVEY:

- a) A plan which shows the location and identification of all hardwood trees to be saved and removed with a caliper of $\geq 6"$ at the base 15 feet outside the boundary of the home.
- b) Tree protection measures.

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SUBMITTAL FORM TWO PAGE 4 of 4

Initials: _____ **EROSION CONTROL AND SITE MANAGEMENT:**
a) A Drainage and Erosion Control Plan and including stone driveway. b) Show portable toilet, dumpster, and spoil locations.

Initials: _____ **PRODUCT LITERATURE:**
Materials brochures photocopied and sent digitally, for each material and color.

Initials: _____ **PHOTOS:**
a) Digital photos of the site, labeled as to view location and orientation.
b) Detailed photos of the full length of the street and curb especially showing any pre-construction damage.

Initials: _____ **LANDSCAPE PLAN:**
A copy of the Landscape Plan submitted with a legend identifying all landscape elements, pools, patios and fences. Submittal of the landscape plan may be delayed to the time of the dry-in inspection (Article 3.11). Submittal of this plan after the dry-in inspection may result in an additional review fee.

Initials: _____ **CONTRACT:** As specified in Article 8.1(c)

Initials: _____ **Builder/Contractor's Liability Insurance endorsements required under Article 8.5.**

Initials: _____ **VISUALLY PERMEABLE FENCES:**
Fences proposed herein comply with being visually permeable where required by these guidelines.

THE EDITION DATE OF THE GUIDELINES USED FOR THIS SUBMITTAL IS NOTED BELOW. THE UNDERSIGNED CERTIFIES THAT IT WILL OBTAIN, PRIOR TO THE START OF CONSTRUCTION ACTIVITIES, SITE CLEARING, BUILDING AND ZONING PERMITS ISSUED BY THE AUTHORITY HAVING JURISDICTION.

I acknowledge that I have completed and included everything on this checklist prior to submitting for architectural review. I understand that this information has been requested by the REFLECTION POINTE Homeowners Association prior to my obtaining bank loans or building permits, and the full cost of any delay resulting from the association not approving the plans, if reviewed and approved within 30 days, or if not approved, with re-submittals for non approvals within an additional 30 days from my re-submittal, are at my sole expense.

Lot Owner Signature

Date

UPLOAD THIS FORM TO THE SITE NOTED IN THE INSTRUCTIONS SENT FOLLOWING PAYMENT OF YOUR FEES

ALL INFORMATION, INCLUDING THIS FORM SHOULD BE SUBMITTED DIGITALLY AS A PDF, TIFF OR JPEG.

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REFLECTION POINTE ARCHITECTURAL REVIEW SUBMITTAL FORM THREE

(one page, use three times during course of construction)

REQUEST FOR ON-SITE REVIEWS

UPLOAD THIS FORM IN SAME MANNER AS SUBMITTAL TWO

1. PRE-CONSTRUCTION ON-SITE REVIEW:

A PRE-CONSTRUCTION REVIEW MUST BE SCHEDULED TEN BUSINESS DAYS IN ADVANCE AND APPROVAL TO PROCEED MUST BE ISSUED PRIOR TO BEGINNING ANY CONSTRUCTION (SEE ARTICLE 3.11)

MARK THE LOCATION OF THE SILT FENCING WITH STRING OR TAPE LINE AND STAKE THE OUTLINE OF THE HOME WITH STRING LINES ALONG MAJOR WALLS. STAKE-OFF THE DRIVEWAY. INSTALL OR STAKE-OFF THE STONE DRIVE. INSTALL THE SAMPLE BOARD. MARK TREES TO BE SAVED AND REMOVED.

NOTE: THE SILT FENCE, THE CONSTRUCTION FENCING, THE TREE PROTECTION, AND THE STONE CONSTRUCTION DRIVE MUST BE IN PLACE **PRIOR** TO BEGINNING ANY CONSTRUCTION ACTIVITIES. SUBMITTAL FIVE REFERS.

Signature of Person Requesting Review:

Date

2. REVIEW AT DRY-IN:

AT THE POINT THAT THE HOME HAS ROOFING AND THE WINDOWS AND DOORS ARE INSTALLED, THE OWNER OR THE BUILDER SHOULD NOTIFY THE REVIEW BOARD TO CONDUCT A REVIEW. THE REVIEW WILL BE SCHEDULED AS SOON AS PRACTICAL BY THE REVIEWERS. CONSTRUCTION SHOULD CONTINUE WITHOUT REGARD TO THE TIMING OF THE ON-SITE REVIEW.

Signature of Person Requesting Review:

Date

3. FINAL REVIEW:

UPON COMPLETION OF THE HOME AND ALL LANDSCAPING AND FEATURES, THE OWNER OR THE BUILDER SHOULD CALL FOR A FINAL REVIEW. THIS REVIEW WILL BE PERFORMED TYPICALLY WITHIN TWO WEEKS OF THE REQUEST. THE REVIEW WILL BE MADE WITH RESPECT TO SITE CLEAN-UP AND WILL RESULT IN APPROVAL OF ANY BOND MONIES THAT ARE TO BE REFUNDED TO THE OWNER OR THE BUILDER.

Signature of Person Requesting Review:

Date

UPLOAD THIS FORM TO THE SAME SITE AS YOUR APPLICATION EACH TIME YOU WISH TO SCHEDULE AN ON SITE EVALUATION.

**FOLLOW THE INSTRUCTIONS SENT FOLLOWING PAYMENT OF YOUR FEES
(SUBMIT THIS FORM DIGITALLY)**

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REFLECTION POINTE ARCHITECTURAL REVIEW SUBMITTAL FORM FOUR A

REFLECTION POINTE FEATURED BUILDER APPLICATION

THIS FORM IS REQUIRED IN ORDER TO APPLY TO BECOME A FEATURED BUILDER.

SUBMIT THIS COMPLETED FORM TO:

Reflection Pointe HOA Board of Directors
c/o Association Manager listed on Submittal One

I. Initials _____ COMPANY NAME: _____
QUALIFIER NAME: _____
LICENSE NUMBER: _____
LICENSE TYPE: _____
LICENSE LIMIT: _____

II. Initials _____ COMPANY BROCHURE IS ATTACHED
III. Initials _____ CONTACT NAME AND PHYSICAL ADDRESS OF THE MOST RECENT THREE PROJECTS IN
THIS AREA OF SIMILAR SCOPE AND VALUE TO THE HOME PROPOSED.

HOME NUMBER ONE: FEATURED BUILDERS MUST HAVE COMPLETED AT LEAST ONE HOME IN REFLECTION
POINTE

1. Contact: _____
2. Telephone: _____
3. Physical Address: _____

4. Total Heated Space: _____
5. Year Completed: _____
6. Number of months under construction: _____
7. Total value of the home: _____

HOME NUMBER TWO:

8. Contact: _____
9. Telephone: _____
10. Physical Address: _____

11. Total Heated Space: _____
12. Year Completed: _____
13. Number of months under construction: _____
14. Total value of the home: _____

HOME NUMBER THREE:

15. Contact: _____
16. Telephone: _____
17. Physical Address: _____

18. Total Heated Space: _____
19. Year Completed: _____
20. Number of months under construction: _____
21. Total value of the home: _____

I HAVE READ AND AM FAMILIAR WITH THE REFLECTION POINTE COVENANTS AND ARCHITECTURAL
GUIDELINE EDITION DATED _____.

SIGNATURE OF CONTRACTOR MAKING SUBMITTAL:

DATE: _____

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REFLECTION POINTE ARCHITECTURAL REVIEW SUBMITTAL FORM FOUR B - OPTIONAL

REFLECTION POINTE DESIGNER QUALIFICATIONS

THIS FORM IS RECOMMENDED TO OWNERS IN ORDER TO VERIFY CREDENTIALS OF THE ARCHITECTURAL AND LANDSCAPE DESIGNERS THEY ARE CONSIDERING TO PREPARE PLANS FOR THEIR HOME. DESIGNERS WHO DO NOT HAVE THE REQUISITE SKILL TO PROVIDE DRAWINGS MEETING THE THEMATIC AND TECHNICAL REQUIREMENTS STATED IN THESE GUIDELINES MAY CAUSE SIGNIFICANT DELAY IN THE APPROVAL OF YOUR HOME.

DESIGNERS WISHING TO BE LISTED AS A FEATURED DESIGNER IN REFLECTION POINT SHOULD COMPLETE THE FOLLOWING APPLICATION AND SUBMIT THIS COMPLETED FORM TO:

Reflection Pointe HOA Board of Directors
c/o Association Manager listed on Submittal One

COMPANY NAME: _____ TEL: _____

PROJECT DESIGNER: _____ TEL: _____

NC or GASTON COUNTY LICENSE NUMBER: _____ LICENSE TYPE: _____

E-MAIL ADDRESS: _____ ATTACHED RESUME YES NO (circle one)

CONTACT INFORMATION FOR TWO OF YOUR SINGLE FAMILY RESIDENTIAL HOMES. SUBMIT DESIGN AND CONSTRUCTION DOCUMENTS IN PDF FORMAT THAT DEMONSTRATE YOUR EXPERTISE IN EUROPEAN ECLECTIC THEMED HOME DESIGN.

HOME NUMBER ONE: EUROPEAN ECLECTIC

1. Client Name: _____
2. Telephone: _____
3. Physical Address of home: _____

4. Total Heated Space: _____ Year Completed: _____
5. Attached are digital photos of completed home: YES ___ NO ___
6. Attached are PDFs of full document set: YES ___ NO ___
7. I/We provided on site construction services: YES ___ NO ___

HOME NUMBER TWO: EUROPEAN ECLECTIC

8. Client Name: _____
9. Telephone: _____
10. Physical Address of home: _____

11. Total Heated Space: _____ Year Completed: _____
12. Attached are digital photos of completed home: YES ___ NO ___
13. Attached are PDFs of full document set: YES ___ NO ___
14. I/We provided on site construction services: YES ___ NO ___

I agree that the information submitted in response to my desire to be listed as a Featured Designer in Reflection Pointe may be posted on the ARC Consultant Website as well as the Reflection Pointe Community Website and in any publication promoting the Reflection Pointe community. I also agree that submitting this material does not guarantee that I will be listed as a Featured Builder on any website or publication.

I HAVE READ AND AM FAMILIAR WITH THE REFLECTION POINTE COVENANTS AND ARCHITECTURAL GUIDELINE EDITION DATED _____.

SIGNATURE OF DESIGNER MAKING SUBMITTAL: _____

DATE: _____

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REFLECTION POINTE ARCHITECTURAL REVIEW SUBMITTAL FORM FIVE

LOT INSPECTION AT SITE STAKING (Note: All parties required to be on site at inspection)

1. Lot Number: _____ Inspection Date: _____ Time: _____
2. Street Address: _____
3. Homeowner: _____
4. Builder: _____

Road and Curbing: Any pre-construction damage? _____

Water Meter: Condition of cover and piping: _____

Type of protection: _____

Sewer System: Condition of cover and piping: _____

Type of protection: _____

Silt Fence Location: Road Side _____

Interior property lines _____

Condition of Stone for driveway and location of dumpster/port-a-potty, site trash: _____

Sample Board: All materials on board? If No, explain: _____

Building materials stored: If planned for neighboring property is permission authorized? If No, explain: _____

Site Boundaries Marked? _____

House staked as noted on plan? _____

Special Conditions: _____

NOTES: Builder / Homeowner are responsible for maintaining site: Builder/**Homeowner** shall keep roadway clean of all debris. Roadways are to be swept clean by 5:00 PM each Friday. If not maintained **RPACC** will have roadways cleaned and bill will be sent to the **homeowner**.

Building materials delivered to the site: If building materials delivered to the site spill onto roadway it is the responsibility of delivery company/ Builder/**Homeowner** to clear materials from roadway. If not cleared from roadway after notification by community management, **RPACC** will have roadway clean and bill the **homeowner**.

Requirements for neighboring sites: **Homeowner**/Builder must have written approval to place the following on adjoining properties: Dumpster, building materials, construction equipment, vehicle parking and landscaping materials. Damage to neighboring property will be responsibility of **homeowner** under construction to make necessary repairs to bring impacted property back to pre-construction condition.

Signatures: (note: representative required on site at time of review)

Homeowner: _____ Date: _____

Builder: _____ Date: _____

RPACC: _____ Date: _____

Photos on file? YES NO

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REFLECTION POINTE ARCHITECTURAL REVIEW
SUBMITTAL FORM SIX
LOT INSPECTION AT DRY-IN

1. Lot Number: _____ Inspection Date: _____
2. Street Address: _____
3. Homeowner: _____
4. Builder: _____

Curbing: Any damage due to new construction: _____

Water Meter: Condition of cover and piping: _____

Type of protection: _____

Sewer System: Condition of cover and piping: _____

Type of protection: _____

Silt Fence Condition: Road Side _____

Interior property lines _____

Condition of Stone for driveway and location of dumpster/port-a-potty, site trash: _____

Sample Board: Materials on home same as board? If No, explain: _____

General Condition of Roadway: Needs cleaning and/or other: _____

Building materials stored: If on neighboring property is permission authorized? If No, explain: _____

Exterior Home Massing and Details as approved: If no, explain: _____

Landscape Elements as approved: If no, or plan not yet submitted, explain: _____

Signatures: (note: representative required on site at time of review)

Homeowner: _____ Date: _____

Builder: _____ Date: _____

RPACC: _____ Date: _____

Photos on file? YES NO

REFLECTION POINTE ARCHITECTURAL REVIEW
SUBMITTAL FORM SEVEN
LOT INSPECTION AT FINAL REVIEW

1. Lot Number: _____ Inspection Date: _____
2. Street Address: _____
3. Homeowner: _____
4. Builder: _____

Curbing: Any damage due to new construction: _____

Water Meter: Condition of cover and piping: _____

Type of protection: _____

Sewer System: Condition of cover and piping: _____

Silt Fence Condition: Removed? If no explain: _____

Condition of Stone for driveway and location of dumpster/port-a-potty, site trash: _____

Sample Board: Materials on home same as board? If No, explain: _____

General Condition of Roadway: Needs cleaning and/or other: _____

Building materials stored off site: If on neighboring property has damage been fully repaired per the Guidelines? _____

Exterior Home Massing and Details as approved: If no, explain: _____

Landscape Elements as approved: If no, explain: _____

Condition of neighboring properties impacted during the course of this work: _____

Signatures: (note: representative required on site at time of review)

Homeowner: _____ Date: _____

Builder: _____ Date: _____

Is Security Deposit Authorized for release? Explain YES or NO: _____

RPACC: _____ Date: _____

Photos on file? YES NO

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