Architectural Guidelines

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1.0 Design Philosophy

This document of architectural principles has been created to convey our close connection to the land and our vision for the community. In addition to the Design Philosophy, the architectural principles will address: Site Planning, Architectural Design, Landscape Guidelines, Construction Regulations, Design Review Procedures, the Architectural Review Committee and Appendices that include plant lists, and other miscellaneous checklists for the design and construction process. They are to be used in conjunction with the Declaration of Covenants, Conditions Restrictions (referred to as the "Declaration") to initiate and guide the design process. We expect that these will be guideposts as owners begin the design of their residences and will give an overall compatibility to structures within Splinter Creek. These standards and design criteria have been given careful thought and hopefully will be viewed as a tool that will protect, preserve and enhance the investments of the founders and the owners of the property in Splinter Creek.

Splinter Creek
Architectural Principles

Our design goal is to build a community defined by excellence in architecture with a timeless collection of homes that carefully blend a contemporary aesthetic with the natural beauty of the incredible landscape.

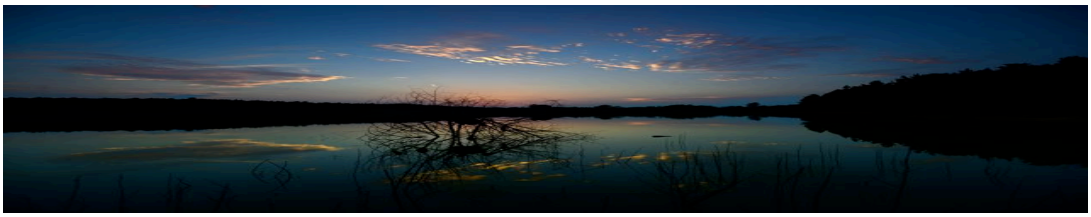
Architecture and landscape design, in all their subtle detail, must work with Splinter Creek's natural setting so that the development of homesites begins with a respect and consideration for the land. It is a place where lot lines and sidewalks are replaced by homesteads and hiking trails, and the cliché'd construction that's become all too commonplace gives way to character-filled dwellings that can truly be call "home."

Each home site has its own distinctive character. Some may be beneath stands of mature oak and pine atop wooded ridges while others may be along marsh grasses at water's edge but all have shoreline on one of the two lakes or the Partners' Pond. Each home design must address the special needs of its site and must begin with a thorough site evaluation and take into account the site's topography, sun angles, view corridors, relationships to ridgelines, native landscape, common areas and other home sites. It is only after a complete understanding of these natural characteristics that owners and their architect can begin the process of home design. The architecture of Splinter Creek must authentically adapt and blend to the environment through use of careful detailing, roofs of distinction and a dominance of materials as wood, stone, glass and weathered metal which will make up a palette that is strongly encouraged throughout the community.

In order to assist each owner in the creation of an environmentally sound and aesthetically compatible design for their home, an architectural review process is described in this document. The Architectural Review Committee (ARC) has been established and tasked with the responsibility of ensuring that the principles set forth in this document are maintained throughout all phases of development.

The architectural review process, while might be viewed as cumbersome, has been developed to provide adequate checkpoints throughout the design and development phases, so that time and money are not wasted on plans that do not adhere to the Architectural Principles or to the overall design philosophy of Splinter Creek.

Architectural Review Committee
April 2015



During construction, measures must be taken to eliminate erosion. In-the-field construction methods must include site fencing around the construction zone to make sure that natural drainage ways are not diverted to cause a re-routing of natural run-off water patterns. Careful monitoring should be followed so that mud and washes are mitigated and are not detrimental to the water quality in the lakes. Weather permitting, all embankments constructed as part of cut-fill operations and building site areas must be seeded and mulched as soon as possible.

2.0 Site Planning

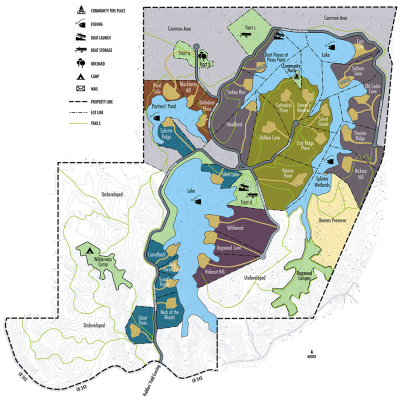
2.1 Site Analysis

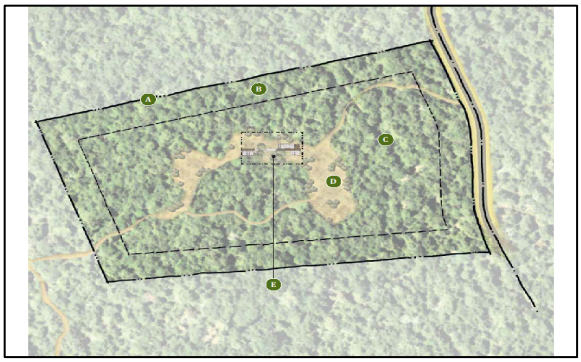
Site planning for individual home sites at Splinter Creek relies heavily on the site analysis. The analysis is a method to evaluate the existing conditions on and around the home site through the use of a topographic survey prepared by a registered civil engineer or a licensed land surveyor and on-site verification by the owner's architect. The location and design of the proposed structures must relate to existing terrain and preserve the natural features of the site. The design process must take into account rock outcroppings, grade changes, slope, locations of both existing and planned trees and orientation of the structure to sun, wind and view sheds.

At a minimum, the following items must be identified and sketched onto a copy of the survey. First, the following items will be provided to owners by the Architectural Review Committee. See Article 10, Sec 1.a of the Declaration.

- Topography map with 5' contours
- Property boundary description with plat for home site
- Required set-backs for all boundaries
- Location of electrical transformer to serve property

Then it is the responsibility of the owner to provide the ARC a site plan with a contour map in 1' increments, the location of large trees (circumference of 25" or greater), rock out-croppings, streams or other easily identified or significant characteristics of the lot as well as all proposed building structures on the site.





2.2 The Building Envelope

The concept of a defined building envelope is a significant component of the philosophy for planning each home site at Splinter Creek. The building envelope is that portion of each home site within which all improvements, including structures, porches, decks, walks, landscape improvements, grading, drainage swales, driveways, parking, garage back-up area and all mechanical equipment must be located. This is the only area, with the exception of vegetable gardens, where alternations of or disturbance to the natural landscape may occur. The building envelope for each home site is shown on the Master Site Plan and is designed to help protect and preserve the landscape features of the site. The location of the building envelope is the ideal place within a home site to locate a home, based on elevation, view shed, unique characteristics of the site, ease of access and location to natural ridges and practical building terrain. Exceptions may be granted by the Architectural Review Committee and approval will be based upon the determination that the modification does not materially affect the view shed from surrounding homes, that the privacy of neighbors is not comprised, or that natural features and vegetation on the home site are not destroyed.

2.3 Site Work

A very limited amount of excavation or fill will be permitted on any home site except where specifically allowed by the ARC due to terrain considerations. Every attempt should be made to minimize the use of engineered building pads. It is understood that some selective pruning or removal of trees and shrubs may be necessary for the development of a home site. Removal of vegetation, either inside or outside the Building Envelope, will be permitted on a limited basis upon the approval of the ARC. Owners are encouraged to transplant all significant vegetation to another location on their home site, when practical. Great care must be taken in designing the site improvements around the existing vegetation to ensure that root systems remain intact. No site work may begin until the owner receives written approval of the Final Design Submittal.

2.4 Grading and Drainage

The grading of the area to be disturbed and the installation of drainage improvements must occur with minimum disruption to the home site. This must be accomplished without altering natural drainage patterns as a runoff leaves the home site vulnerable to conditions that could lead to soil erosion.

In addition to basic grading, sloping sites should employ designs that take up the full impact of grading within the home's footprint. The location and design of the proposed structures must relate to the existing terrain. Grade transitions from the home to the edge of the Building Envelope must appear natural. Retaining walls and level building pad may be utilized only where necessary. Grade must be limited to that which is reasonably necessary for the construction of a home including the garages, terraces and outbuildings. No grading is allowed outside the Building Envelope of any home site. All cut and filled areas must be re-vegetated with approved plant material or seed mix. Retaining systems are required at vertical cuts. No excavation, fill or removal of trees and other vegetation will be permitted until the owner's final construction documents have been approved in writing by the ARC and the pre-construction requirements have been fulfilled. Actual wall heights and ground slopes will vary by location.

2.5 Driveways

Each home site may be accessed by a single, 14'wide driveway which is located on the Site Master Plan. This access to the home site should be confirmed by the owner and architect at the pre-design conference. Driveways on the Master Plan have been located to preserve and avoid important natural features, such as significant plant materials, drainage ways, rock outcroppings, and to minimize disruption of the existing landscape.

The proposed driving surface is subject to approval by the ARC. Driveways are encouraged to be the same surface treatment as the roads within Splinter Creek. (Double Bituminous Surface Treatment, (DBST). But other choices may be colored exposed aggregate, concrete pavers, stamped or colored concrete, natural stone or other patterned and textured methods. Asphalt driveways will also be permitted. Crushed gravel driveways are not allowed and no uncolored concrete is permitted.

2.6 Garage Location

Driveway access and garage location lend significant shape to the design and placement of the home. In an effort to reduce the overall mass of the home, it is strongly encouraged that the garage be a separate mass from the main home connect only by a passage way or a roof form.

In order to minimize the impact on the community, garage doors may not face a common area. Where possible, driveways should be located where they require the least amount of cut or fill. The intent by the architectural guidelines is to minimize direct views from community areas to vehicular components of the hone. The front entry should appear dominant over the entry for vehicles, but never appear excessive in height. Overhangs and significant architectural detailing also should mitigate the visual impact of the garage doors.

2.7 On-Site Parking

Each home site must have a parking area for a minimum of two (2) guest cars within the Building Envelope. Generally parking should be hidden from view from the any main view shed from either the lake, roadways or common areas. (Article 2, Sec. 4 of Declaration).

2.8 Utility Placement

Underground utility services are already in place and are generally stubbed to the front property line of each home site. Electrical transformer boxes are clustered (usually with those of one neighboring home site) in a utility easement located on one of the front corners of each home site. The extension of services from these stub locations to the residence is the responsibility of the owner and should be routed to minimize disruption to the natural landscape.

2.9 Individual Wastewater Systems

Each home at Splinter Creek requires an individual wastewater system. In accordance with Article 2, Section, 2 of the Declaration, each owner should install a MicroSeptec system or other equivalent wastewater treatment system. The three chambered vault provides solids separation, BOD and TSS reduction through aeration and filter media and finally, ultraviolet treatment. The individual wastewater system should be equipped with audio and visual alarms that will be triggered by high water conditions, pump failure, compressor failure or ultraviolet failure

Each owner will be required to test percolation rates on their individual home site to determine the best area in which to locate their wastewater treatment system. All system locations must be in compliance with Lafayette County public health regulations as well as being out of natural drainage areas that feed the recreational lakes and pond.

2.10 Walls and Fencing

Site walls or fences must appear as a visual extension of the residence, using similar materials and finishes. The use of gabion or low stone, dry stack walls is strongly encouraged as a way of keeping a common look in the Community. In no case will site walls or fences be permitted to arbitrarily delineate the Building Envelope, although it is understood that such walls or fences may define pet runs, vegetable gardens, courtyards, terraces in close proximity to the home for the purpose of animal control (gardens) or privacy. No wall or fence may outline the property boundary. Privacy or screen walls must not exceed six (6) feet in height, measured from existing natural grade and they may not encroach outside the Building Envelope except to protect gardens. Chain

link, metal, plain concrete block (unless veneered with stone) or wire fencing is prohibited.

Structural retaining walls may not exceed an above natural grade height of four (4) feet, unless otherwise approved by the ARC. Multiple terraced retaining walls must be utilized where the overall height of retained earth exceeds six (6) feet. Where multiple retaining walls are used, each tier must be separated by a four (4) foot planting area unless otherwise approved by the ATC. Tiered retaining wall should not exceed twelve (12) feet above natural grade except in limited cases of uphill terraces based on landforms and topography. This requirement will be addressed on a case-by-case basis due to the different topography at Splinter Creek. Keystone type retaining systems are prohibited.

2.11 Outdoor Storage and Trash Receptacles

Outdoor areas housing trash receptacles, maintenance or service equipment or overflow storage must be screened or concealed from all neighboring home sites by a wall or fence consistent with the requirements in Section 2.10 of the Architectural Principles. No metal pull-down doors may be used.

2.12 Screening of Mechanical Equipment

No roof-mounted or wall-mounted mechanical equipment will be permitted. Any exterior mechanical equipment must be ground mounted adjacent to the home and hidden from view by walls of sufficient height to fully screen and buffer sound. The equipment and enclosure must be contained within the Building Envelope and placed with consideration to the neighboring home site, as to minimize noise intrusion on the outdoor living spaces.

All electrical meters must be screened from view of neighboring home sites with a wall of sufficient height. Owners should contact N.E. Power for requirements concerning placement of the screen wall. All utilities must be located underground on the home site and no overhead power lines are permitted. (Article 13, Sec. 2.b of Declaration)

2.13 Antenna and Satellite Receivers

No satellite dishes, television or radio aerials or antennas may be installed that are not fully screened from the neighboring home sites, adjacent roadways or common areas. No satellite dish may be installed that is larger than eighteen (18) inches in diameter. The removal of trees to improve reception is prohibited. No tower type antennas are allowed.

The screen wall or other enclosure is subject to the approval of the ARC and must be an integral component of the home design. The ARC will review the screen wall or enclosure considering its location on the home site and its visual effect from roadways or common areas. Umbrella covers over satellite dishes are prohibited.

2.14 Address Identification Structures, Mailboxes and Signage

All address identification structures must be consistent with the architecture of the home and must be approved by the Architectural Review Committee. Mailboxes are limited to the community mailbox structure located near the entry gate.

No additional signage of any kind will be permitted except approved temporary construction signs by each owner's builder, architect or landscape designer. In this event, a standard sign detail will be provided. "For Sale" signs are prohibited unless approved by the developer.

2.15 Site Lighting

Splinter Creek adheres to dark sky principles which promote a more natural night sky so that residents can enjoy a heaven full of stars. The plan calls for outdoor lights to use "full cut-off" features that reflect light illumination to the ground. Porch lights should be recessed into ceilings or have shades that shield the light source from being seen. Additional site lighting is permitted within a Building Envelope, provided such lighting does not result in excessive glare toward roadways, common areas or neighboring home sites. All exterior lighting must be of a low level and subdued intensity with the source of light fully shielded and directed downward. All exterior lighting is subject to approval by the Architectural Review Committee. Security lighting must also comply with the shielding requirement and be connected to a timed motion detector. Harsh interior lights or garage fluorescent lights when the garage has windows are prohibited due to their effect on the dark sky. See Article 13, Sec 6 of Declaration.

2.16 Swimming Pools, Spas and Hot Tubs

Swimming pools, spas or hot tubs, if any, must be designed as a visual extension of the home through the use of walls or decks and must be shielded from view from roadways, common areas or neighboring home sites.

2.17 Tennis / Sport Courts

Due to the extensive clearing required by tennis courts, they will be difficult to build on many of the Splinter Creek home sites due to the topology of the land. Obviously those home sites that contain two Building Envelopes on one property would be the most likely places for those who want a private tennis court. Those home sites will be designated on the Master Site Plan for Splinter Creek. The request to include a tennis court will be reviewed on a case-by-case basis by the Architectural Review Committee. Sport courts will only be allowed when measures to minimize their impacts are included in the site plan. No lighting will be allowed for tennis courts, sport courts or basketball goals.

2.18 Play Structures

Play structures, trampolines, swing sets, slides or other such recreational equipment may be allowed if such play equipment is proposed to be placed within screened areas and is constructed and finished with materials that are complimentary to the structure. Timber and dark-colored, powder coated, steel structural components are encouraged. Dog homes, runs and permanently installed recreational equipment must be approved by the ARC.

2.19 Home site Consolidation

Two related parties may own a single home site and in cases where the home site contains two Building Envelopes, two structures or an inter-related family compound may be constructed. The height and visual impact of larger homes or compounds will be assessed by the Architectural review Committee on a case-by-case basis and may result in special restrictions. See the Declaration for more detail. Any restriction will be addressed during the Pre-Design Conference well before building plans and construction documents commence. The founders of Splinter Creek hope to promote multi-generational family gathering places and, for larger families, these home sites with two Building Envelopes may have added appeal and flexibility.

2.20 Guest Houses

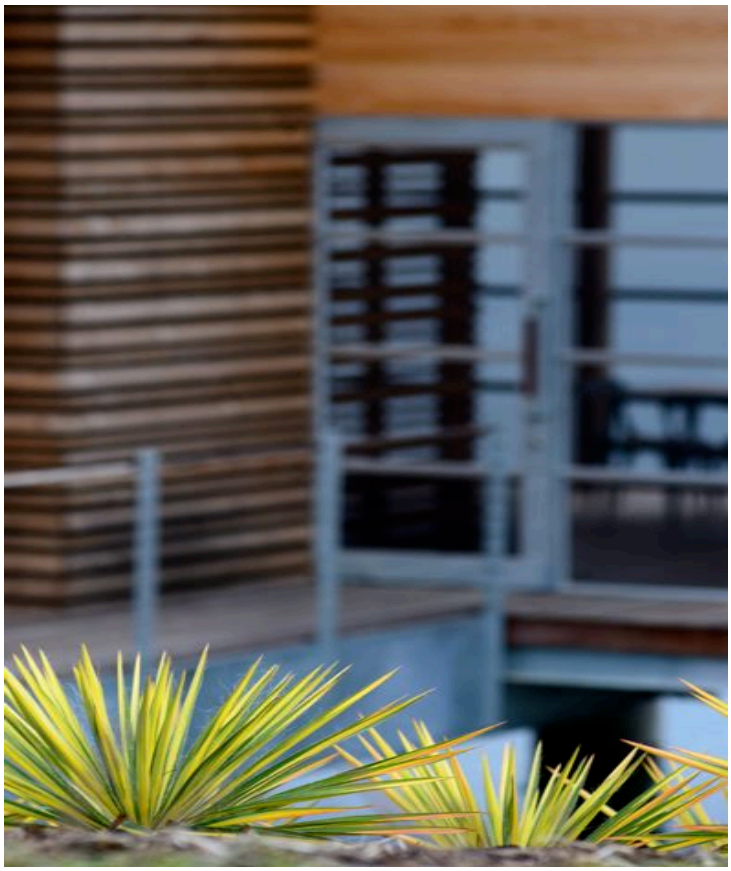
All guest houses must be located within the home site's Building Envelope and the square footage of the guest house will be counted toward the total maximum square footage allowed for the home. The plans for a guest house must follow the procedures outlined in the Architectural Principles and must be submitted along with the Preliminary Design for the primary home.

2.21 Banners, Flags and Flag Poles

No banners are allowed within Splinter Creek unless approved by the Architectural Review Committee. Flags and flag poles are also subject to review.

2.22 Propane Tanks

All propane tanks must be buried underground within the Building Envelope. No above ground tanks are permitted. See Article 13, Sec. 20 of the Declaration.



ARCHITECTURAL DESIGN

There are two overriding, aesthetic objectives at Splinter Creek. The first is to design a home that fits quietly into the existing landscape. The goal is to create appealing and interesting structures that are subtle and complementary to the dominant beauty of the homesite. The second aesthetic objective is to design all structures so that they relate to human scale – homes designed to blend into the landscape and not be overwhelming.

3.0 Architectural Design

While there is no one style required at Splinter Creek, there is a unique vision to meld a contemporary aesthetic with a timeless connection to the land and its heritage. Homes should respond to the unique character of the landforms, and where modern design harmonizes with the natural surroundings. Splinter Creek will be a rustic sanctuary and rather than prescribing a specific formula, the Architectural Principles are intended to foster a thoughtful and comprehensive approach to creating an uncommonly well-designed community.

3.1 Home Size - Minimum and Maximum

One of the first goals of all Owners and Architects should be to create the highest quality home within the smallest possible area consistent with the Owner's desire and need for space. The intent is that the natural landscape currently dominant at Splinter Creek remains the dominant visual image. The existing quiet repose and harmony can only be maintained if the built homes and landscape remain subservient and blend into the natural land forms and existing landscape.

For this reason, it is recommended that the home sizes at Splinter Creek have a gross square footage between 1,500 and 4,200 square feet. This is a broad range composed of interior built spaces, such as the livable area, garage, guest home and any outbuildings. It does not include porches or decks, unless the porches are enclosed with windows or screens.

3.2 Height of Residences and Outbuildings

It is the intent of the Architectural Principles to manage heights so that the trees and ridges are always the dominant natural form and that they not be overpowered by the mass of the home.

While the building height restrictions may help protect views, this is not their purpose and the protection of views is not guaranteed. The overall development appearance of the community is the overriding concern.

Properly scaled homes are expected to remain under eighteen (18) feet, measured from natural or finished grade, whichever is lower.

To positively integrate the built structure with the natural setting, homes on sloping sites are encouraged to step down together with the grade. The total height from the low point of the lowest wall or column to the highest roof point may be a maximum of thirty-two (32) feet for each building on the home site. Chimneys may exceed this height by four (4) feet or as otherwise approved by the Architectural Review Committee.

Special architectural elements contemplated by these Architectural Principles may be given an exemption should the Architectural Review Committee deem them significant to the architectural composition of the home and a contribution to the overall quality of the community. There is no appeal process to the Architectural Review Committee's decision should this exemption be requested by an Owner.

Beyond the height criteria, the Architectural Review Committee will render individual decisions with respect to the overall scale of the proposed design in relation to its location and all surrounding uses. The process does not seek to impose generalized criteria where more specific insights can be shown to result in a better solution. All the while, the Architectural Review Committee has the right to impose a height restriction less than what is included herein if it believes it is necessary due to specific site conditions.

To avoid site-dominating walls which rise two-stories tall, a cohesive solution to blend the home with the site better could include pushing and pulling the massing in the façade. Offsets or indentations in wall planes have the potential to create visual interest and add depth through shadow lines. A good starting point would be for all building walls, which extend more than twelve (12) feet in height to have at least one offset deeper than two (2) feet in the vertical plane.

The structure's scale takes into consideration landscape vegetation and the materiality of the site.

The height of building steps down with the landscape, mimicking the staggered slope of the site.

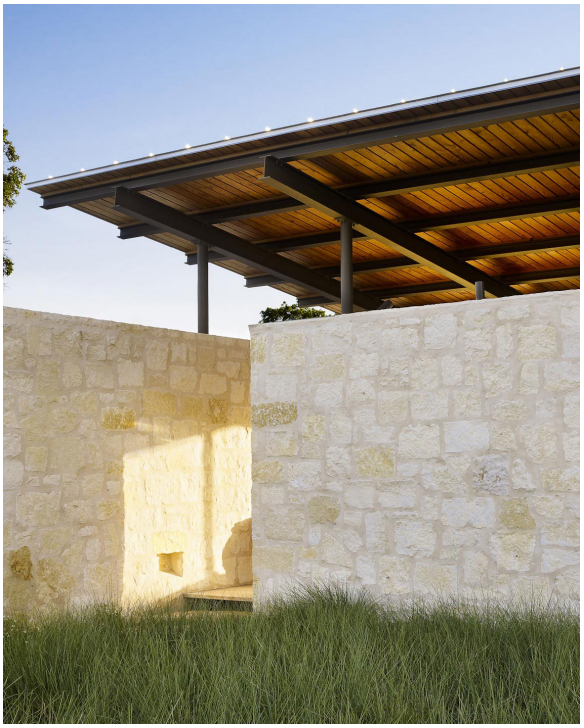
3.3 Design Composition

Although pattern and rhythm are encouraged, large homes are discouraged from using symmetry as the organizing principle of design because it can lead to the creation of a home that appears formal or institutional, rather than residential. Gable ends are an example of a portion of a building that might tolerate symmetry, provided that the masses around either side of that gable are substantially differentiated from each other. A smaller gable end centered on a large gable is not recommended because it typically makes a home appear disproportionate in size. In order for homes to not appear as stand-alone monuments in the community, a more organic composition is preferred - one that can coexist within view of other conscientiously designed homes.

Materiality and scale can be utilized to break a symmetrical façade.

Weathered materials unify the built form with the organic textures found in nature.

A series of built and landscape elements work together to ground the building to the hillside. The layered effect also creates visual interest by assigning levels of hierarchy to the overall building composition.



A cohesive and minimalistic quality is achieved through the juxaposition of a select number of natural textures and materials.

3.4 Exterior Materials

Natural materials are highly recommended because they unify the built structure and the native landscape. The predominant exterior materials should include, but are not limited to the use of stone, exposed textured block, steel, glass, brick and wood.

While masonry block as an exterior finish material is acceptable, native stone is preferred. Simulated or cultured stone will be allowed, but only on a limited basis.

The mixing of materials, when designed properly, can give the home a sophisticated quality. To maintain the architectural integrity and visual experience of Splinter Creek, the aesthetic merits of any combination of exterior materials are subject to review and approval by the Architectural Review Committee.

3.5 Foundation Walls

All visible surfaces of the foundation walls should match the exterior wall material. Natural stone is encouraged when it extends below grade, because it helps visually ground the home to the site naturally. Unless the home is a concrete design, the concrete foundation should not visually exceed four (4) inches in height. Material covering the foundation wall is expected to be in the same plane with the house. An exception to this would be if the

material were acting as an architectural base, such as stone; in which case, the offset should be at least six (6) inches.

Where the vertical distance from the underside of a ground floor wood deck structure (along its perimeter edge) exceeds thirty (30) inches above finish grade below, it is highly encouraged for the deck edge to be skirted with a visually complementary and durable wood siding. Done well, this could help screen the cavity beneath the deck or add a special quality that would allow for the viewing of the structure to be acceptable. A lattice work of boards should be greater than two (2) inches. The facing guidelines stated above do not apply to foundation walls which occur under a skirted deck, such that they are not visible.

3.6 Roof Design

The roofline of each home has great potential and may create its own pleasing relationship to the neighboring home sites, adjacent roadways and common areas. Irregularly breaking up the overall profile and articulation of the roof will help make the home not appear too boxy or discordant with the landscape or neighboring home sites. Asymmetrical roofs are preferable to those which are obviously symmetrical. Overhangs are most beneficial when they are three (3) feet or more.

It is recommended for areas of the home designed with heights between eighteen (18) feet and twenty-six (26) feet to be fully contained within a roof form. In such cases, the windows may be designed as integrated openings or clearstories. The higher masses should generally occur toward the center, with the lower profiles toward the outer portions of the home. The Architectural Review Committee will individually approve designs with the highest point of the mass located at the outside walls.

Gable, hip and shed roofs are encouraged. Architects should take into consideration that shed roofs are typically more proportionate to secondary building masses. Roof designs of multiple pitches will be considered, however, repetitive or stacked gables, merely used decoratively to imply a more complex massing than actually exists, are prohibited. Roof elements are most successful when they reflect the use of the interior spaces.

Cor-Ten (i.e., rusting steel), galvanized, galvalume or copper roofing are considered the metal roof materials of choice. Copper roofs blend in better with the landscape when they are allowed to turn brown or patina. It is preferred to use asphalt roll roofing or reflective metal surfaces instead of asphalt and fiberglass roof shingles.

Mechanical equipment, water heaters or attic venting should be creatively designed to appear cohesive with the rest of the home, such as incorporating them into a chimney form. If such roof vents cannot be incorporated with the chimneys, then they may be located out of view on the rear side of the roof.

A shift in the home's formal, horizontal roof plane creates visual interest and heirarchy in spaces, all the while maintaining the overall architectural language of the built form. Although the dock and home act as separate entities, the repeated roof form brings together the structures and site harmoniously.

3.7 Roof Fascia and Exposed Rafters

The edge of a roof is an important design element that, when properly handled, will complement the roof and add interest to the overall detail of the home.

The use of exposed structural elements reflects the cultural and natural essence of the site, with an emphasis on the honesty of the materials.

3.8 Entrances and Courtyards

Entrances proportioned to convey a sense of human scale are more appropriate than those with exaggerated dimensions. This way, any grandeur will be experienced upon entering the home, not worn on its exterior facade. The clean lines of restrained and understated entries are more appropriate. Entries that are too ornate, monumental or imposing will distract from the natural beauty of the site and should be avoided. A covered front terrace or porch as part of an entrance can help minimize the dominance of the entry.

Since there is only one driveway entrance per home, porte cochères can be integrated into the design and circulation of the driveway and will consume only a small portion of the Building Envelopes.

As a transition from the Natural Areas, Owners are strongly encouraged to consider the use of a low courtyard wall both on an entry and surrounding any outside porches.

The low roof, single story walls, and stairs leading up to the front door funnel visitors through the courtyard and elevate the sense of arrival as the individuals step through the front door.

3.9 Porches, Terraces and Decks

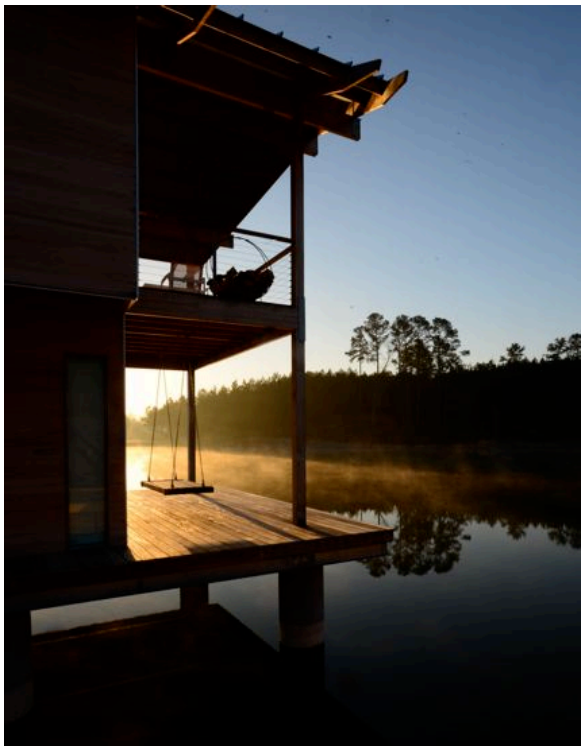
A core element of Splinter Creek is the utilization of outdoor living space. Properly designed, outdoor living spaces can augment the traditional, more private use of the backyard and become a wonderful extension of the home.

A porch may be an additive form onto the primary mass of the house, subtractive, carved out of the primary volume or a breezeway that links primary masses. Each of these spaces may be glazed, screened or left open to the elements. Combinations and variety are encouraged. Screen framing is most successful when it is used as an integral aspect of the architecture of the house.

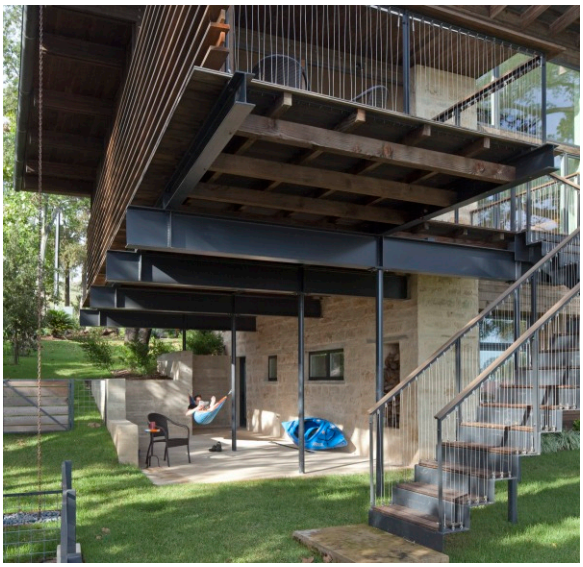
The creation of multiple porches or wrap around terraces takes advantage of nature views available on the site. Blurring the lines between indoor and outdoor spaces with porches and terraces visually connects the inhabitants to the surrounding landscape, making the living area of the home appear more spacious.

To be effective to the design, porches are highly recommended to be at least ten (10) feet in width. Although not required, covered terraces are also encouraged to help create shade and shadows as a design tool.

Designing above grade porches with railings or open balustrades allows for the home to visually appear open to the natural surroundings, as apposed to knee walls or solid parapets at open or screened porches.



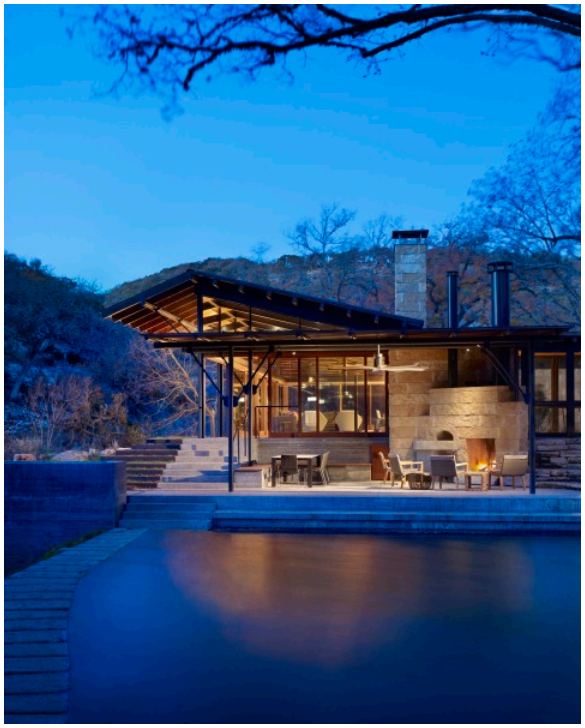
Minimal obstructions and rails on the patio deck open up the space so that the larger emphasis is placed on the surrounding nature rather than the house.



The outdoor lounge area is nestled into the side of the structure to create a comfortable transition between the inside of the house and the backyard.

3.10 Exterior Column Design

Since covered terraces are a vital element to the design of the Splinter Creek home, the columns to support the terrace roof and balconies will very likely become a major focal point. For this reason, columns should be seen as being proportional to the mass of the home, rather than appearing too weak or excessively large. As such, appropriate column sizes will be about eight (8) inches in diameter if they are wood and sixteen (16) inches if masonry or stone.



The traditional column is designed in a creative manner so as to compliment the overall design aesthetic, while still remaining functional.

3.11 Chimneys and Outdoor Fires

Well-proportioned chimney masses can be used as sculptural features complementing the overall qualities of the home. Exposed metal flues will be approved when they are creatively designed using the recommended roof materials.

The area (measured in plan view) of any one chimney may be between twelve (12) square feet and forty-eight (48) square feet at the base. Chimneys lend themselves to a variety of angular and rounded forms which can enliven the three-dimensional quality and profile of the overall design.

3.12 Windows, Skylights, Draperies and Shutters

It is beneficial when designing to think of the windows as architectural features recessed, projected or bordered by projections, which provide a shadow pattern and reduce reflectivity, rather than monotonous openings cut into the side of a box.

While the elevations will differ on various sides of the home, each elevation should be given equal care and attention with door and window composition and placement.

Octagons, circles, hexagons, ziggurats and triangles are discouraged as focal point windows. As such, window heads are recommended to be shaped to match roof lines or remain level. To maintain consistency throughout, all windows and doors are expected to be recessed a minimum of four (4) inches unless they are floor-to ceiling glass planes.

Highly reflective or decorative glass windows are discouraged in order to allow the homes to appear more open and responsive to the site. Window and skylight frame colors and styles are best when they are minimal and compliment the home as a whole.

Natural overhead light can be nicely captured with light monitors, clerestory windows or dormer windows. Skylights should be placed on the roof in an organized pattern that complements the roof design.

Shutters and drapery linings with neutral color ranges blend in best with the landscape when visible from outside the home.

Windows, doors and their trim are integral parts of the design and composed so that they create a balanced and relaxed aesthetic.

3.13 Garages, Garage Doors and Storage Buildings

When designing a home at Splinter Creek, the placement of the garage needs to be considered early in the design process. Garages and parking structures should make a positive architectural contribution to the neighborhood. To achieve this, the quality of design, detailing and materiality of the garage structure and door should be consistent with that of the main house. Metal, pull down doors on storage buildings will not be approved. Sliding barn doors in metal or wood and/or double width hinged doors are recommended.

Garages for each home are encouraged, either attached or detached, to accommodate at least two automobiles. If garage doors are used, it is highly desirable to screen them from common areas and roadways. When this is not possible due to topography or other site constraints, placing the garage doors further away from the street than the home façade allows the home to still be the main focal point from the street. Overhangs above the doors and significant architectural detailing can also mitigate the visual impact of the garage entrance.

Where three or more garage bays are planned, care should be taken in the design of the garage door plane. Offsetting the third (and fourth) door(s) in a secondary building plane at least thirty-two (32) inches from the primary front wall of the garage visually breaks up the garage door fronts, so that they appear less dominant on the site. Likewise, doors which have been recessed a minimum of twelve (12) inches may create a similar effect.

Garage doors over eight (8) feet in height are discouraged unless they are for recreational vehicles, at which point twelve (12) foot doors may be acceptable. When a twelve (12) foot door is used, it is best to align the top of the door with the eight (8) foot doors and sink the driveway below grade so that the lower part of the door is recessed.

The use of fluorescent or other highly visible lighting may be precluded in areas where the expanse of an open garage door might cause excessive glare, particularly when visible from neighboring home sites and roadways or when windows are used in the garage or garage door.

The garage design has been given as much attention to detail as the home, so that the final outcome is consistent and integrated into the entire site.

3.14 Docks and Piers

All docks and piers should be designed and constructed with little visual impact to the natural environment of the lake. Designing the dock or pier with the same quality of design and materiality as the main house will allow it to be more cohesive with the rest of the site. When possible, piers may be tucked into coves and built parallel to the shoreline. Owners will know in advance of their lot purchase whether or not a pier or dock will be permissible along the shoreline of their home site. Generally, in the areas where the lake becomes a wetland, no pier may be constructed, although bridges connecting walking paths are inherently desirable.

The combination of a thin roof and permeable construction of structural elements makes for a graceful and subtle design which does not detract from the visual integrity of the lake.

The dock wraps around the home seamlessly as a simple and unobtrusive connection between the built structure and the water.

4.0 Landscape Guidelines

The original environmental vision for Splinter Creek began with the late Ed Blake of the Landscape Studio. Blake, a talented landscape architect and former faculty member at the Mississippi State University School of Architecture, spent a decade planning, designing and developing South Mississippi's renowned Pinecote Pavillion and Crosby Arboretum. The concept of Splinter Creek as a community marked by diverse forests, open meadows and wetlands which he called "a string of pearls" originated with Blake's vision. He began studying and walking the 650 acres at Splinter Creek in 2006 as he identified the site topography and documented the existing species of plants and trees. Following his untimely death in 2011, his colleague Robert Poore, of Native Habitat, Flora, Mississippi, continued the overall landscape plan at Splinter Creek.

As homes are designed and built in Splinter Creek, care must be taken to preserve the natural beauty intrinsic to the site. The native vegetation and unique site features are the fabric that weaves together a cohesive and distinct character for the Community. Properly designed and constructed homes at Splinter Creek will require very little landscape treatment and maintenance.

Home placement on the site, including the location of the outdoor spaces, must be sensitive to the preservation and continuation of the existing natural fabric of the home site. Trees, natural vegetation and all other site features should be maintained to enhance the overall appearance of the home. Since the species of plants and trees for re-vegetation are limited, every method to preserve existing vegetation should be utilized.

Each lot has a Building Envelopment, which is indicated on the Site Master Plan. The Building Envelope is designed to protect and preserve the natural landscape features of the site and, when thinking about the landscape design and site plan, three zones have been defined – the natural area, the transition area and the private area.

4.1 Natural Area

The natural area is that portion of the home site which lies outside of the Building Envelope and must remain untouched and undisturbed during construction. On home sites with existing disturbance within this area, the owner may re-vegetate the Natural Area. The Architectural Review Committee must approve any such plans and indigenous plants, such as listed in Appendix A, are highly encouraged.

4.2 Transition Area

The transition area is that portion of a home site within the Building Envelope, but outside of the residence or site walls. More formal planting such as the use of borders in the adjacent areas to the house are acceptable, but as the landscape plan moves in concentric layers and more distant from the building structures and nearer the Natural Area, the plantings should transition and become more natural. The landscaping plan should include the transition area and must be approved by the ARC.

4.3 Private Area

The Private Area is that part of the Building Envelope which is screened from view from neighboring home sites, the adjacent roadways and common areas, by site walls or structures. Within the Private Area an owner may create as varied a landscape as desired.

4.4 Diverse Home sites

Each home site affects the others as natural areas in Splinter Creek blend into the landscape and appear timeless without reference to lot lines or other boundaries. As more homes are built within the preserve it is important that natural and transitional zones blend together and complement the common areas that will be left undisturbed. The twenty-five

home sites will offer a sense of living in an unspoiled wooded environment surrounded by privacy and seclusion and flowing seamlessly into shared natural areas.

In order to fully understand the character of each home site, a careful inventory and survey must be undertaken to accurately determine the size, variety and location of all existing large trees (25" or more in circumference), plants, rock massing and other site features including a detailed description of the ground plan character. This survey of existing conditions, provided by the owner to the Architectural Review Committee, will provide the basis for the home site's landscape improvement plan. Both the owner and the ARC need this information to see how well the proposed residence siting, grading and landscape improvements relate to the existing natural character of the land.

4.5 Plant, Rock Salvage

Wherever practical, native plants and trees that cannot be used in their existing locations should be salvaged for reuse at another place on the site. These plants are adapted to site conditions and, if carefully salvaged, stored and replanted are valuable sources of native plants for site restoration. Certainly not all native plants are suitable for salvage and many are too large or are located in inaccessible areas, but every effort to re-vegetate with native plants should be made. For the home sites with rock formations located within the Building Envelope, owners must begin a salvage process of the rock before clearing or construction begins. The salvaged material must be stockpiled and saved on site during construction. All salvaged rocks and boulders must be reinstalled in the landscape plan.

4.6 Re-vegetation of Disturbed Areas

Disturbance to the existing landscape within a home site may only occur in the Building Envelope and any such disturbed areas must be re-landscaped upon completion of construction according to the landscape plan approved by the Architectural Review Committee. The ARC may require more landscaping in disturbed areas and every effort must be made by the owner to restore these areas to the overall appearance of undisturbed natural landscape as quickly and completely as possible.

Restoration means replicating all features of the existing natural landscape. This includes the first step of restoring or creating natural appearing grading shapes that blend to existing drainage ways, forms and site construction. No artificial or arbitrary grading shapes will be approved. Next, the finished exposed ground surface must match. Each home site has its own unique pattern and colors of soil, sand and surface rock of all sizes and patterns. No other surface treatment, such as non-site colored rock in decorative, geometric artificial shapes and patterns will be approved. Trees and plants, including native grasses must be selected from a palette of existing varieties already established on site and identified on the Approved Plant List included in Appendix A.

Blending and the spacing of plants is a way to transition from the native landscape to a more dense arrangement of plants. This allows an enhanced landscape to be created immediately adjacent to the architecture for screening, shaping views, sun control or to soften and transition architecture and constructed improvements into the site. "Enhanced landscape" is described as denser groupings and mixing of plant and tree varieties which create a natural look but which might not normally occur where proposed.

4.7 Approved Plant List

The approved a list of plants and trees is provided in Appendix A. The selection was based on a study of the natural habitat, including the variety of native plant and tree species, the topography of the land, and the preservation of native grasses and wetlands. Approved plants and trees are subdivided in Appendix A by location: top of ridge, slopes and swales. Landscaping of the Natural and Transitional Areas on each home site are expressly limited to the species set forth in Appendix A. The Private Area, within the building envelope which is screened from neighboring or common area views, is the place where owners may choose different landscape plants and trees. However, the approved plant list was created by looking at the natural family of vegetation at Splinter Creek and developed with the idea that these species will thrive in the environment. Turf grass may only be used in very limited quantities and must not be a dominant component of the landscape plan

4.8 Plant Density

Each plant has a natural arrangement and spacing that must be replicated in order for the proposed landscape plan to achieve the desired natural look. Although this may vary from location to location, the arrangement of the plants located in the adjacent, undisturbed Natural Area of each home site will provide the model for plant group arrangements and spacing. Sufficient information about these existing Natural areas must be placed on the landscape plans in order for the Architectural Review Committee to determine how closely the proposed plant spacing and sizes relate to the existing landscape.

The various native trees, shrubs and grasses also grow in differing and varying combinations throughout Splinter Creek. For this reason, appropriate density or plant spacing is site specific and depends upon the proposed mix of plant varieties. Density within the Transition Area that replicates the neighboring Natural Area with more dense planting may be approved by the Architectural Review Committee for specific purposes in the Transition Area. In the private Area, density may be planted as desired by the owner for plants not visible from neighboring home sites or common areas.

4.9 Ground Cover

Some locations on the home site may be approved by the Architectural Review Committee for an introduced or enhanced ground cover area. These ground cover planting areas may only be developed in the following way**s:**

a. as an extension of those occurring naturally in the adjacent native landscape; or
b. planting areas present the appearance of occurring naturally in the opinion of the Architectural Review Committee. The ARC will not approve any proposal for ground cover that gives the appearance of traditional turf outside the screened, Private Areas of the home site.

Ground cover may be open, natural-looking, seasonal native grasses or low growing seasonal native plants which are encouraged. Permanent or artificially supported year-round green or manicured “lawns” appearing as open defined area plantings are prohibited. Seasonal plant variation, natural growth patterns and meandering natural edges are successful approaches to native landscape design. Along with logical contouring, area definition and a natural flow into common areas and neighboring home sites, Splinter Creek’s owners should have minimal landscape requirements and or maintenance.

4.10 Turf

Turf grass is prohibited in the Natural Area or the Transition Area of the home site. The use of any turf is discouraged as it is highly contrasting non-native vegetation requiring more irrigation and maintenance than the natural landscape. It is the intent of these Architectural Principles that all visible home site landscape appears native and natural in appearance.

When approved, only grasses on the Approved Plant List may be planted and then only within the Private Area of the home site where it is not visible from neighboring home sites. Low screen walls or other approved improvements will be required to contain turf and prevent intrusion into areas outside the approved turf area.

4.11 Hardscape

For the purpose of the Architectural Principles, hardscape is defined as any non-architectural inorganic improvement or modification to the home site’s natural surface within the Building envelope. This includes improvements such as paths, walks, on-site parking, improved drainage ways and hard surface landscape areas and similar improvements not discussed in Sections 2.3 (Grading and drainage), 2.4 (Driveways), 3.11 (Entrances and Courtyards) or 3.12 (Porches, Terraces and Decks). Prior to the start of construction or installation, all such improvements require ARC approval of the proposed location, materials, colors and any changes to the existing site or landscape.

As with all home site landscape improvements, the use of hardscape must also appear natural and appropriate in the native landscape. Natural surface materials such as decomposed granite and surface rock must match the existing native color and textures. Manufactured products such as brick,

pavers or patterned and colored concrete must closely match the adjacent natural surface color. The one exception is the use of crushed aggregate which is used on the roads through-out Splinter Creek. Over time the white aggregate will weather to a gray, but initially this surface may look out of place in the native habitat of Splinter Creek. Adherence to the 14' driveway width must be followed. Also natural or man-made hardscape must be installed or placed in natural patterns with native grasses or compatible groundcovers planted to soften the improved area.

Walks and pathways must follow the natural contours and be narrow, 2'- 4' in width. Patios must be naturally shaped and located with minimal site modification. The finished patio must appear as if carefully sited and shaped to fit a naturally occurring location.

Improvements that alter the approved drainage plan for the home site, such as elevated surfaces, curbing, swales, piping or grading, will not be approved. Porous materials and installation methods will help reduce water runoff and concentrated water flows. Ancillary hardscape improvements or associated modifications, such as revised grading, added landscaping, low walls, built-in seating and lighting must also be carefully considered by the owner and the architect and approved by the ARC. It is intended that any such constructed improvements feel like an extension of the approved architecture and that any site and landscape improvements relate to the approved adjacent landscape character.

4.12 Water Features

Constructed water features are not allowed in the Natural Area or Transition Area of any home site. Although visually attractive if correctly designed, any water artificially introduced into the natural environment may be disruptive and is prohibited. However, water features may be constructed in the Private Area of the home site where not visible from neighboring home sites, if approved by the Architectural Review Committee.

4.13 Vegetable Gardens

Vegetable gardens are a part of southern culture and a way of life within local communities. Although there are plans to plant a larger community garden in the Common Area as the Splinter Creek community grows, individual homeowners may want to plant their own small gardens within the building envelope on their land. Gardens may be a favorite feeding plot for native wildlife and therefore, unobtrusive fencing around these small gardens is permissible. These gardens should be properly screened from neighboring or common views; as well, the placement and fencing must be approved within the landscape plan by the Architectural Review Committee.

4.14 Landscape Installation Timing

Every effort should be made to embrace proper landscape installation. This also means that in the event that winter weather conditions exist which are not compatible with optimum plants schedules, that flexibility may be granted on a case-by-case basis as to when landscaping is completed. In no case may landscape installation be delayed for any reason other than seasonal weather. The timing and landscape installation must be resolved prior to the issuance of a Final Approval by the Architectural Review committee.

Site Expectations

The preservation of the Natural Areas within Splinter Creek is essential to the community.

To ensure that the Natural Area of each homesite is preserved to the maximum extent possible and that the nuisances inherent to any construction process are kept to a minimum, the following regulations shall be enforced during all construction projects. Each site should be kept neat and should be properly policed to prevent it from becoming an eyesore or detriment to other homesites or common areas.

5.0 Construction Regulations

5.1 Building Envelope and Fencing Requirement

All construction activities related to the improvements on a home site must be confined to the Building Envelope. To this end, it is suggested that the approved area of disturbance be staked and fenced for the duration of construction. The Construction fencing should enclose both the Building Envelope and the drive so that no construction activities or vehicles intrude into the Natural Area of the home site. Given the Splinter Creek topography, silt fencing is a requirement around any grading change on the site to ensure that run-off, due to construction, is kept out of the lakes.

5.2 Construction Site Plan and Construction Trailers

As part of the Final Design Submittal, owners must submit a construction site plan which identifies the locations for construction access, parking areas off the drive, sanitary facilities, concrete wash-out area, trash dumpster, material storage and approved access drives. The Architectural Review Committee must approve the Construction Site Plan. Upon approval of the Construction Site Plan, a construction trailer or portable field office may be located on the home site within the Building Envelope, outside of all setbacks. In no event should the field office or construction trailer be located before the Construction Site Plan is approved. Also, the temporary power may be installed following the Plan approval.

5.3 OSHA Compliance

All applicable Occupational Safety and Health Act regulations must be observed at all times.

5.4 Construction Trash Receptacles and Debris Removal

Owners and builders shall clean up all trash and debris at the end of each day. An approved trash receptacle must remain on the site at all times to contain all lightweight materials or packaging. The receptacle must be positioned on the site alongside the access drive. Trash must be emptied on a regular basis to avoid over flow of refuse. Disposal should be at a suitable off-site facility (i.e., not at Splinter Creek). Owners and builders are prohibited from dumping, burying or burning

trash anywhere on the home site or within Splinter Creek. Heavy debris, such as broken stone or wood scraps, must be removed from the home site immediately upon completion of the work of each trade that has generated the debris.

All concrete washouts, from both trucks and mixers, must occur within a contained area of the Building envelope in a location where it will be ultimately concealed by a structure or covered by backfill. Concrete washout in roadways, setbacks or on neighboring home sites is prohibited and subject to fine.

During the construction period, each site should be kept neat and should be properly policed to prevent it from becoming an eyesore or detriment to other

5.5 Sanitary Facilities

Each owner or builder will be responsible for providing adequate sanitary facilities for construction workers. Portable toilets must be located within the Building Envelope, outside of all setbacks and in a discrete location on the site approved by the Architectural Review Committee.

5.6 Construction Access

The construction access drive approved by the Architectural Review Committee will be the only construction access to any home site.

5.7 Vehicles and Parking Areas

Construction crews are prohibited from parking on or otherwise using undeveloped portions of home sites or common areas. All vehicles should be parked within an approved area, specified in the Construction Plan document and approved by the Architectural Review Committee. During busy construction periods involving multiple trades such that all construction vehicles cannot be confined to the site proper, the overflow vehicles may be temporarily parked along the roadway in locations and for the time periods, specifically approved by the ARC. During these time periods, the roadways must allow continual unconstrained access for normal traffic and emergency vehicles, including fire trucks. Where parking on the shoulder occurs, any and all damage to the shoulder and landscape must be repaired by the Builder on a regular basis and not left for the end of construction.

5.8 Conservation of Native Landscape

Trees, plants and all Natural Areas which are to be preserved must be marked and protected by flagging, fencing or barriers. Any trees or branches removed during construction must be promptly cleaned up and removed from the construction site.

5.9 Erosion Control

During construction, measures must be taken to eliminate erosion. In-the-field construction methods must include site fencing around the construction zone to make sure that natural drainage ways are not diverted to cause a re-routing of natural run-off water patterns. Careful monitoring should be followed so that mud and washes are mitigated and are not detrimental to the water quality in the lakes. Weather permitting, all embankments constructed as part of cut-fill operations and building site areas must be seeded and mulched as soon as possible.

5.10 Noise Control

The sounds of radios or any other audio equipment used by construction personnel must not be audible beyond the property boundary of any home site.

5.11 Material Deliveries

All building materials, equipment and machinery required to construct a residence on any home site at Splinter Creek must be delivered to and remain within the Building Envelope of each home site outside of all setbacks. This includes all building materials, earth moving equipment, trailers, generators, mixers, cranes and any other equipment or machinery that will remain at the site overnight. Material delivery vehicles may not drive across neighboring home sites or common areas to access a construction site. Builders must take responsibility for removing excessive dirt and mud from all roadways that is the result of construction activity on the building site.

5.12 Fires and Flammable Materials

Careless disposition of cigarettes and other flammable materials, as well as the build-up of potentially flammable materials constituting a fire hazard, are prohibited.

5.13 Preservation of Property

The use of vehicles over any other home site or common area is prohibited. Similarly, the use of vehicles over the Natural Area or setbacks outside the Building Envelope of any home site is prohibited. Construction personnel should not park, eat, deposit trash or scrap materials (including concrete washout) on any neighboring home site, common area or roadway.

5.14 Construction and Real Estate Signage

Temporary construction signs shall be limited to one standardized sign per home site. The sign is intended for job site identification only.

5.15 Construction Insurance Requirements

All builders must post evidence of insurance with their home site owner, prior to initiating any construction on a home site. Confirmation should be shown in the form of a valid certificate of insurance naming the home owner and the Development as an additional insured. The minimum limits of liability shall not be less than $1,000,000 each for general liability and automobile liability policy. General liability coverage shall contain provision for contractual liability and broad form property damage. The certificate shall provide for a 30 day notice to the certificate holders in the event of cancellation or material change in the limits of coverage.

5.16 Vehicular Access

Prior to the start of any construction activity at Splinter Creek each builder will be given a temporary gate code. It is the responsibility of the builder to monitor the egress and ingress of all subcontractors and to alert the Developer of any reason that this temporary gate code needs to be changed. Any malfunction of the entrance gate should be reported immediately to the Developer. The builder must maintain contact phone numbers for each trade and limit their access to the site for the specific period that they are performing subcontracting work

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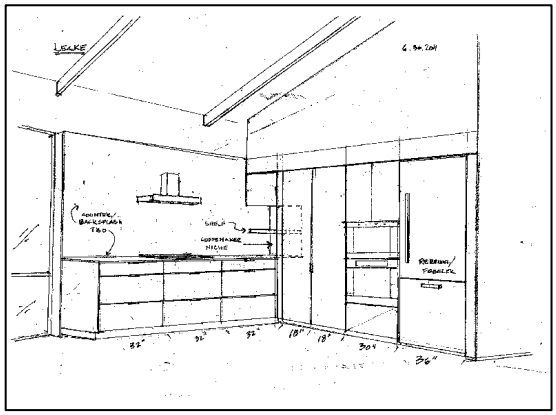
Splinter Creek Architectural Review Process

The review procedures in this document are to assist owners through the design process in an appropriate sequence.

Plans and specifications should be submitted to the Architectural Review Committee following the initial, pre-design conference.

A careful explanation of the steps for the submittal and review process is provided in this section.



6.0 Design Review Procedures

6.1 Pre-Design Conference

Before preparing preliminary plans, we ask that owners and their architect meet with a member of the Architectural Review Committee to discuss proposed plans. This is an informal review to offer guidance prior to the initiation of any preliminary design.

6.2 Preliminary Design Submittal

At this step the following material should be submitted for review:

1. Site Plan (scale 1" = 10' or 1/8" = 1'), showing the entire property with the location of the building envelope, the proposed structures, driveway, parking area, existing and proposed *topography, the location of the septic system, preliminary grading plan, proposed finished floor elevations.* Also the natural vegetation of the property – all trees 25" or more in dcircumference and special terrain features to be preserved such as rock outcroppings.

2. Survey (2' contours or less) by a registered land surveyor showing home site boundaries and dimensions, topography and major terrain features and utility locations.

3. Floor plans (scale ¼" or 1/8" = 1') showing elevations of finished floors

4. All exterior elevations (scale ¼" or 1/8" = 1') showing both existing and proposed grade lines, plate heights, ridge heights, roof pitch and a preliminary indication of all exterior materials and colors

5. Any other drawings, materials or samples as requested and two (2) sets of prints which will be retained by the ARC during the design submittal and approval process. A $500 fee for the entire architectural process should be submitted at this point.

6.3 Preliminary Design Review

The Architectural Review Committee will review and respond in writing within 30 days after a submission is complete. Their decision will state that the preliminary design has been "approved", "approved with modifications" or "disapproved". During the process, questions may be addressed in person or by telephone between a representative of the ARC and the owner and/or architect.

6.4 Final Design Submittal

A Final Design Submittal must occur within twelve (12) months of the ARC's approval of a Preliminary Design

Submittal. The following are the materials that should be submitted.

a. Site Plan to include all elements from the preliminary plan with any changes, plus drainage channels, culverts, utility sources and connections and the site walls.

b. Floor Plans showing finished elevations (scale as in preliminary submittal)

c. Roof Plan (scale as in preliminary plans)

d. Building section (scale 1/4" = 1' or larger) indicating existing and proposed grade lines.

e. All exterior elevations (scale ¼" = 1') showing both existing and proposed grade lines, plate heights, roof pitch and exterior materials, colors, and all gutters and leaders.

f. Complete landscape plan (scale 1' = 10') showing size and type of all proposed plants, irrigation system, all decorative materials or borders, and all retained plants. This plan may be deferred until the building process is substantially complete. See section 6.5 below.

g. Drainage report and grading and stamped by a licensed civil engineer

h. On-site staking of all building corners and other improvements, if requested

i. Construction Site Plan described in section 5.3

The final submittal should include three (3) sets of prints which will be retained by the ARC.

6.5 Deferral of Material or Color Selection, Lighting and Landscape Plan

An owner may wish to delay the confirmation of a landscaping plan, color or stonework selections and exterior lighting until some point in time after the start of construction, in order to better visualize landscape considerations, or to test an assortment of potential colors with actual material intended for use. The ARC will cooperate with the Owner in this regard with the understanding that these final decisions must be cleared by the ARC before landscape work may be started, or color or material applied – other than on a test basis.

6.6 Final Design Review

The ARC will review the Final Design Submittal and will respond in writing ("approved," "approved with modifications", "disapproved") no later than 30 days after the submittal is complete. Every effort will be made to respond expeditiously.

6.7 Resubmittal of Plans

If the ARC disapproves of either a Preliminary Design or a Final Design, the owner may resubmit the disapproved submittal under the same process as described above with any of the changes to issues sited in the first submittal. Plans will be fast-tracked during the resubmittal process.

6.8 Pre-Construction Conference

Prior to beginning construction, the owner's builder must meet with a representative of the ARC to review construction procedure and coordinate their activities during the building process.

6.9 Construction Process

The owner should complete construction on their home site within 12 months of the construction start date. For more specific details, see Article 10 of the Declaration.

6.10 Inspection of Work in Progress

A representative of the ARC may inspect the construction site at any point, given adequate notice to the owner. Should changes to the approved structure be necessary, such as a color modification or exterior surface, then these changes must be submitted to the ARC for approval.

6.11 Final Sign-off, End of Construction

Upon completion of construction, the owner should give written notice to the ARC. Following such notification, a representative of the ARC may inspect the home or other structure. Should there be areas of dispute, Article 10, Section 5 of the Declaration provides further detail.

7.0 Architectural Review Committee

7.1 Members

Pursuant to Article 10 of the Declaration, the Architectural Review Committee shall consist of three (3) members, appointed by the Developer so long as the Developer owns any home sites in Splinter Creek and thereafter by the Board of Directors of the Homeowners Association of Splinter Creek. The Developer, and later after all lots are sold in Phase I-V, the Homeowners' Association may replace and appoint new members to the ARC at any time.

7.2 Duties

It is the duty of the Architectural Review Committee to consider and act upon such proposals or plans related the development of Splinter Creek that are submitted pursuant to the Architectural Principles and such other duties as may arise in the course of the design and build-out of the property.

7.3 Resignation of Members

Any member of the ARC may, at any time, resign from the Committee upon written notice delivered to the Board of Directors of Splinter Creek.

7.4 Meetings

The Architectural Review Committee meets as necessary to properly perform its duties. A vote of a majority of the members shall constitute an act by the ARC. It is also the responsibility of the Architectural Review Committee to keep on file all submittals and copies of all written responses to owners and to serve as a record of all actions taken.

7.5 Address of the Architectural Review Committee:

Splinter Creek Land Co. LLC.
38 Peddlers Field Crossing
Taylor, MS 39673

8.0 Miscellaneous Provisions

8.1 Revisions to Architectural Principles

The Architectural Review Committee may, from time to time and at its sole discretion, amend or revise any portion of the Architectural Principles. All such amendments or revisions shall be appended to and made a part of the Architectural Principles.

8.2 Non-liability

Neither the ARC, any member or consultant, nor the Developer, will be liable to Splinter Creek or to any owner or other person for any loss or damage claimed on account of any of the following

1. The approval or disapproval of any plans, drawings and specifications, whether or not defective;
2. The construction or performance of any work, whether or not pursuant to approved plans, drawings and specifications regardless of any inspections by the ARC during the course of construction; or
3. The development or manner of development, of any property within Splinter Creek.

Every owner or other person, by submission of plans and specifications to the ARC for approval, agrees that they will not bring any action or suit against the ARC, any of its members or consultants, the Developer or Splinter Creek Land Co. LLC or by definition, Peddlers' Field LLC, regarding any action taken by the ARC. Approval by the ARC of any structure at Splinter Creek only refers to the Architectural Principles and in no way implies conformance with local government regulations. It's the sole responsibility of the owner to comply with all applicable government ordinances or regulations including, but not limited to local building codes and requirements.

8.3 Enforcement

The Architectural Review Committee may, at any time inspect a home site or building structure and upon discovering a violation of the Architectural Principles, provide a written notice on non-compliance to the Owner, including a reasonable time limit within which to correct to violation. If an owner fails to comply within this time period the Architectural Review Committee or its authorized agents may enter the home site and correct the violation at the expense of the Owner of such home site. If the Owner fails to pay such amounts due, Splinter Creek may levy a special assessment in accordance with Article 10, Section 6.b of the Declaration.

8.4 Declaration

The Architectural Principles have been written pursuant to the terms and conditions of the Declaration and, if possible, the two documents should be construed to be consistent. However, in the event of any inconsistency between the provision of the Architectural Principles and the provision of the Declaration will apply.

Appendices A-C

Approved Plant List – Appendix A

Top of Ridge - Trees

Botanical Name	*Common Name*
Acer rubrum	Red Maple
Carya sp	Hickory
Fagus grandifolia	American Beech
Ilex opaca	American Holly
Juniperus virginiana	Eastern Red Cedar
Liquidambar styraciflua	Sweet Gum
Platanus occidentalis	Sycamore
Prunus serotina	Black Cherry
Quercus falcata	Red Oak
Quercus marilandica	Blackjack Oak
Ulmus alata	Winged Elm

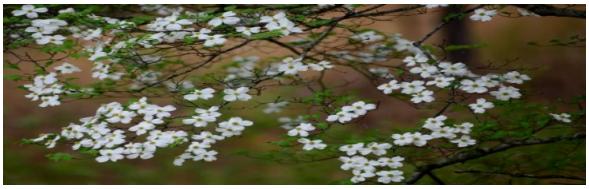
Top Ridge – Plants, Ground Cover

Botanical Name	*Common Name*
Ampelopsis arborea	Peppervine
Andropogon virginicus	Broomsedge
Aralia spinosa	Devil's Walking Stick
Baccharus halimifolia	Groundsel Bush
Callicarpa americana	Beautyberry, French Mulberry
Erianthus sp.	Sugarcane Plume Grass
Lonicera japonica	Japanese Honeysuckle
Pleopeltis polypodioides	Resurrection Fern
Pteridium aquilinum	Bracken Fern
Smilax spp	Greenbriar, Cat Brier
Solidago gigantea	Giant Goldenrod
Vaccinium arboreum	Farkleberry
Vaccinium elliottii	Elliot's Blueberry

Slope - Trees

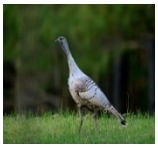
Botanical Name	*Common Name*
Cornus florida	Dogwood

Fagus grandifolia	Beech
Liquidambar styraciflua	Sweet Gum
Prunus serotina	Black Cherry
Quercus alba	White Oak
Quercus falcata	Red Oak
Quercus nigra	Water Oak
Rhus copallina	Shining Sumac
Sassafras albidum	Sassafras



Slopes – Plants and Ground Cover

Botanical Name	*Common Name*
Dryopteris Erythrosors	Autumn Fern
Panicum virgatum	Switchgrass
Pennisetum alopecuroides	Hamblin Grass



Swales - Trees

Botanical Name	*Common Name*
Betula nigra	River Birch
Carya glabra var. glabra	Pignut Hickory
Diospyros Virginiana	Persimmon
Fraxinus Americana	White ash
Gleditsia triacanthos	Honey locust
Taxodium distichum var. imbricarium	Pond cypress

Swales – Plants and Ground Cover

Botanical Name	*Common Name*
Cephalanthus occidentalis	Buttonbush
Chasmanthium latifolium	River Oats
Polystichium acrosticoides	Christmas fern
Smilax sp	Smilax (black-berried)

Architectural Review Submittal Checklist
Appendix B

Step 1 Pre-design conference
□ Review Architectural Principles
□ Discuss preliminary design concepts
□ Answer all questions related to process

Step 2 Preliminary Design Submittal
□ Site plan survey with topography
□ Preliminary grading plan
□ Floor plans
□ All exterior building elevations
□ Supplemental drawings requested in
Pre-design Conference
□ Architectural review fee

Step 3 Final Design Submittal
□ Complete construction documents
□ Schedule for construction
□ Construction site plan
□ Final grading plan stamped by a licensed civil engineer

Step 3.a Follow-on Design Submittal (can be done during construction)
□ Sample of all exterior materials and colors
□ Landscaping plan
□ Exterior lighting plan and lighting spec sheets

Step 4 Pre-Construction Conference
□ Owner's builder must meet with a representative
Of the ARC prior to commencement of
Construction
□ Approval from the Architectural Review
Committee
□ Construction area must be fenced with mesh fencing

Step 5 Final Sign-off, Construction Complete
□ Issued by the Architectural Review Committee
At completion of construction

Appendix C: Architectural Review Application

Project Location

_____

Architect

_____

Home site Name

_____

Firm/Contractor

_____

Owner's Name

_____

Mailing Address:_____

_____

Contact:
Cell_____

Office_____

E-mail_____

Builder's Name

_____

Contact:
Cell_____

Office_____

Email_____

Proposed Home Information

Enclosed Livable _____ Sq Ft

Enclosed, Non Livable_____Sq Ft

Covered/Under Roof Total _____ Sq Ft

Applicant: *As applicant, either as owner or owner's agent, I have read and understand The Architectural Principles and Declaration of Covenants, Conditions and Restrictions for Peddlers' Field, LLC concerning design and Construction at Splinter Creek.*

_____

Signature Date

Architectural Review Approval □ Approved □ Approved with Modifications □ Disapproved

_____

Signature Final Approval Date

Comments for file: