

ARCHITECTURAL, LANDSCAPE, AND LAKE BUFFER GUIDELINES

INTRODUCTION

These Architectural and Landscape Guidelines (the "Guidelines") have been prepared by the Architectural Control Committee (the "ACC") for the residential community known as The Landing. The Guidelines are contemplated in and are promulgated pursuant to that certain Declaration of Covenants, Conditions and Restrictions for The Landing (the "Declaration"). The Guidelines consist of four components: Architectural and Design Guidelines, Landscape Guidelines, Lake Buffer Guidelines, and Construction Rules, as set forth below. All defined terms used in the Guidelines, as indicated by the initial capitalization thereof, shall have the same meaning ascribed to such terms in the Declaration, unless otherwise specifically defined herein.

The Guidelines shall be employed in conjunction with the Declaration. If there is an express conflict between the terms of the Declaration and the terms of the Guidelines, the terms of the Declaration shall control and prevail; provided, however, the mere fact that the terms of the Guidelines may be more restrictive than the terms of the Declaration, or vice versa, shall not be construed as an express conflict, and in such case the most restrictive provision shall control and prevail. Of course, in the event governmental or quasi-governmental rules, regulations or requirements that are applicable to The Landing are more restrictive or more stringent than the terms of the Declaration and/or the terms of the Guidelines, the applicable governmental or quasi-governmental rules, regulations or requirements shall control and prevail.

DESIGN PHILOSOPHY

The Guidelines have been developed to implement the design philosophy of The Landing, namely, to blend structures, Lake Wylie ("the Lake"), and residents' lifestyles into a harmonious and aesthetically pleasing residential community which places a strong emphasis on the preservation and enhancement of the natural beauty of The Landing. The Guidelines are intended to provide direction to Lot Owners and builders in the planning, design, and construction of residences and related Improvements on Lots. It is not the purpose of the Guidelines to create look-alike residences and other Improvements or to suggest that all residences employ the same colors, styles, and materials. Rather, the primary emphasis of The Landing is on quality of design and compatibility among all Improvements, without unduly restricting the ability of Lot Owners to exercise individuality in their choice or design of a residence and related improvements. The ACC will be open to and encourage creativity, innovative use of materials and design and unique (if appropriate) methods of construction as long as the final result is consistent with the spirit of the Guidelines and the guiding philosophy of The Landing. The authority of the ACC to approve or disapprove plans, specifications and drawings for residences, related improvements and landscape improvements is provided by

the Declaration.

The Guidelines have been established to provide Lot Owners and their architects and builders with a set of parameters for (i) the preparation of plans, specifications and drawings for the construction of residences and related Improvements on Lots ("Building Plans and Specifications"), (ii) for the installation of landscape improvements on Lots ("Landscape Plans and Specifications"), and (iii) the general application of the "Lake Buffer Guidelines". Each Lot Owner and each Lot Owner's building team should become familiar with the Guidelines and the process set forth herein for the submittal, review and approval of Building Plans and Specifications and Landscape Plans and Specifications (together, "Plans and Specifications"). If building in The Landing for the first time, Lot Owners and their builders are encouraged to consult the ACC with questions regarding the application of the Guidelines to the Lot Owners' design concepts prior to the initiation of any design work.

The ACC has been created to explain and assist in the design review process as well as to review, approve, or disapprove Plans and Specifications. It is the ACC's objective to maintain a pleasing aesthetic relationship of building to site and building to building and not to restrict individual creativity or preferences. The ACC will use the Guidelines for the purpose of reviewing each design, but the ACC may consider creative and innovative approaches in order to address special site conditions or circumstances, provided such approaches are permitted under the Declaration and are otherwise consistent with the spirit of the Guidelines. The ACC may retain advisory design professionals to serve as members of the ACC to aid in the review of Plans and Specifications.

FUTURE AMENDMENTS

The ACC reserves the right to amend any or all provisions of the Guidelines periodically and at any time, in the sole and absolute discretion of the ACC. Also, the ACC reserves the right to rule on all issues on a case by case basis, taking into account the fact that these guidelines are to be used as benchmarks for policies and procedures, and may be interpreted from time to time by the ACC to reflect certain circumstantial issues.

All Building Plans and Specifications and all Landscape Plans and Specifications shall be prepared in compliance with the most current version of the Guidelines (and all amendments thereto) that has been promulgated by the ACC at the time such Building Plans and Specifications and Landscape Plans and Specifications are prepared.

ARCHITECTURAL AND DESIGN GUIDELINES

1. PROCEDURES AND APPROVALS

1.1. Architectural Review Process.

Prior to the commencement of any construction activity of any type (including any grading work) on any Lot, an Application for Approval (using a form to be obtained from the ACC) of such work must be submitted by the Lot Owner or such Owner's designated agent to the ACC. The ACC must receive, review and approve the information and documentation required to be submitted under Section 1.3 herein entitled "Design Review Procedure" prior to the commencement of any such work. Also, all design and construction escrow fees required under these Architectural and Design Guidelines must be paid to the ACC prior to the commencement of any such work.

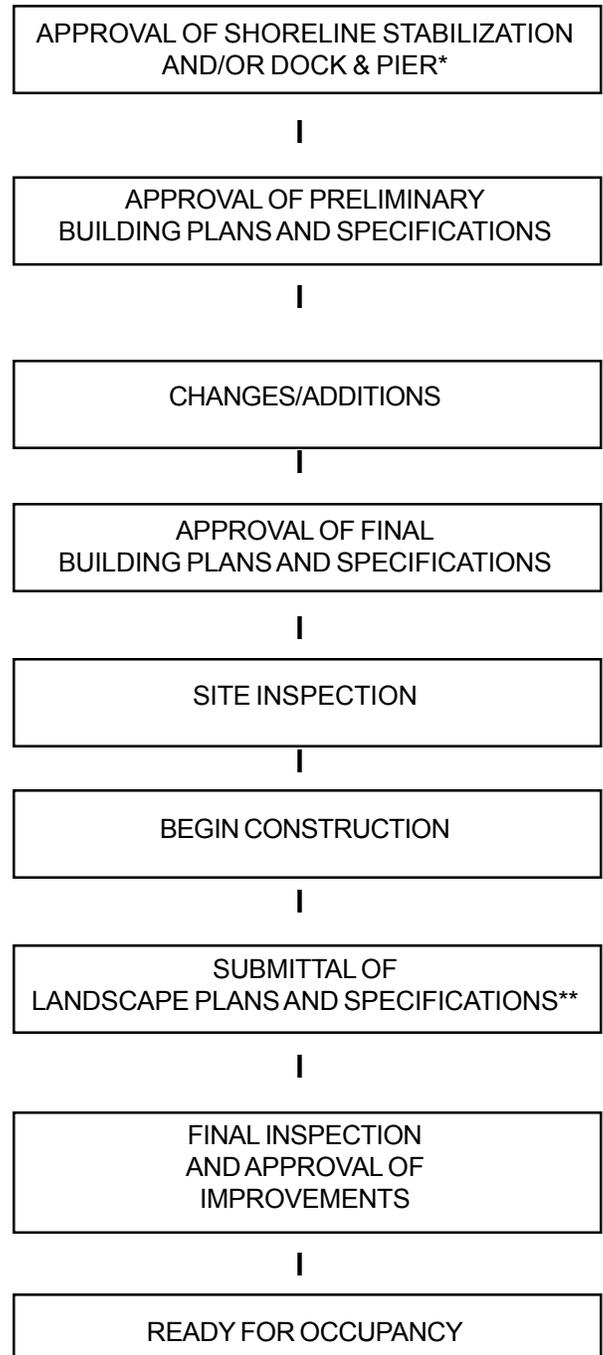
1.2. Pre-Application Procedure.

As set forth in Section 5.2 herein and subject only to the terms thereof, to insure the quality of The Landing community, the ACC requires that each Lot Owner contract with a Featured Builder or Custom Builder (as more particularly described herein) to serve as builder and general contractor for the construction of Improvements on such Owner's Lot. York County and its planning department have jurisdiction over the community at The Landing. Each Lot Owner or a representative of each Lot Owner should contact representatives of the York County and its planning department at the beginning of the planning and design process relative to such Owner's Lot to ensure compliance with the rules, regulations and standards of York County. Compliance with all governmental and quasi-governmental rules, regulations and standards is the obligation of each Lot Owner and the Lot Owner's builder. It should not be assumed, however, that compliance with the rules, regulations and standards of York County and other governmental and quasi-governmental authorities will satisfy all requirements of the ACC.

1.3. Design Review Procedure.

The successful completion of the design review procedure under the Architectural and Design Guidelines will be facilitated by reviewing and complying with the requirements outlined in the Architectural and Design Guidelines and by reviewing and following the step-by-step design review format described below. The review format has been structured to achieve a smooth and timely review from preliminary plan submittal to final site inspection and approval.

The following flow chart represents the necessary procedures in the process of building a residence in The Landing:



* May be conducted at any time before, after or during the home building process. Addressed more specifically in the Lake Buffer Guidelines.

** Addressed more specifically in the Landscape Guidelines herein.

The ACC has established a schedule for submittal of Building Plans and Specifications, review of Building Plans and Specifications, and meeting with the Lot Owner or the representative of the Lot Owner to discuss any questions or concerns of the ACC relative to the Building Plans and Specifications. The established schedule permits a timely review of submitted Building Plans and Specifications and allows Lot Owners and their representatives to accurately plan their schedules. Building Plans and Specifications must be submitted by the Lot Owner or the Lot Owner's representative to the ACC Coordinator at the Coordinator's office by 5:00 p.m. six (6) days prior to the scheduled ACC review meeting. Each submittal of Building Plans and Specifications must be accompanied by the following:

- Completed Application for Approval (attached hereto as Schedule A and Schedule B)
- Two (2) Sets of Building Plans and Specifications
Three (3) Sets if the residence is to be built "on speculation".
- Three (3) Certified Tree Surveys of Protected Trees in Buffer, if applicable.
- Three (3) Site Plans.
- Three (3) Erosion Control Plans.*
- Check, for ACC Review Fees, for \$550.00 made out to The Landing ACC.
- Check, for Construction Escrow, for \$1,000.00 made out to The Landing Owner's Association.*
- Copy of Contract between Lot Owner and Featured Builder.*
- Copy of one of four documents (described more particularly in Section 1.5) regarding Lot sale and purchase agreement.*

* These items are due only if submitting for Final Review of Building Plans and Specifications.

The ACC has a review meeting once a week to review the Building Plans and Specifications that have been submitted since the most recent ACC review meeting. Each Lot Owner that has submitted Building Plans and Specifications for review is encouraged, although not required, to attend the ACC review meeting at which such Lot Owner's Building Plans and Specifications will be reviewed to respond to any questions that the ACC may have relating to such Lot Owner's Building Plans and Specifications.

As set forth above, each Lot Owner will be charged a Processing Fee for the review of such Lot Owner's Building Plans and Specifications. The Processing Fee, which is Five Hundred, Fifty Dollars (\$550.00), shall be paid by check and shall be made payable to the ACC. The ACC shall have the right to increase the amount of the Processing Fee from time to time as stated in the Declaration and these Guidelines. The Processing Fee is intended to partially cover the expense incurred by the ACC in reviewing Building Plans and Specifications, including the cost of compensating any consulting architects, landscape architects, urban designers, inspectors, or attorneys retained by the ACC.

All required items listed above, along with any other materials, necessary for the ACC to review Building Plans and Specifications, shall be sent to:

The Landing Architectural Control Committee
c/o Crescent Resources, LLC
P. O. Box 1003
Charlotte, North Carolina 28201-1003

1.4. Review of Preliminary Building Plans and Specifications.

The ACC encourages Lot Owners and builders who are building in The Landing community for the first time to participate in the preliminary Building Plans and Specifications review process. Although not required, the preliminary Building Plans and Specifications review process may help avoid unnecessary expense and delay by expediting later phases of the Building Plans and Specifications review process. The ACC will review with the Lot Owner or the Lot Owner's representative such Lot Owner's proposed design approach to confirm general compliance with the Architectural and Design Guidelines and the appropriateness of the design concept. To fully utilize the preliminary Building Plans and Specifications review process, a completed site plan and the architectural drawings for the Improvements (as outlined in the enclosed Application for Preliminary Design Approval form, a copy of which is attached hereto as Schedule A) shall be included as part of the preliminary Building Plans and Specifications submittal. The preliminary Building Plans and Specifications submittal shall also include a completed Application for Approval and the Processing Fee (\$550.00). Additional components of the submittal are described more particularly in Section 1.3.

The ACC shall review the preliminary Building Plans and Specifications and return them to the Owner marked "Approved", "Contingent Approved", or "Disapproved," as the case may be. As to any preliminary Building Plans and Specifications that are marked "Approved" or "Contingent Approved" by the ACC, final Building Plans and Specifications produced thereafter must be in substantial conformity therewith; provided, however, the ACC's approval of preliminary Building Plans and Specifications shall in no way bind or obligate the ACC to approve the subsequent final Building Plans and Specifications.

The ACC may refuse to approve preliminary Building Plans and Specifications or any component(s) thereof, including, without limitation, the location, style, exterior colors or finishes or other specifications of the proposed Improvements for any reason or reasons, including purely aesthetic reasons, in the sole discretion of the ACC.

A tree survey is required on all waterfront lots prior to any construction. This survey will be performed by a registered land surveyor and certified by same as to the size and location of all trees within the Lake Buffer Area.

This survey must be submitted to ACC.

1.5. Review of Final Building Plans and Specifications.

The submittal of final Building Plans and Specifications shall incorporate all of the requirements stated in the Application for Final Design Approval form, a copy of which is attached hereto as Schedule B, and other portions of the Architectural and Design Guidelines as well as comments from previous meetings and design reviews.

Two (2) complete sets of the final Building Plans and Specifications must be submitted to the ACC. Provided, however, three (3) complete sets must be submitted if the residence is to be built "on speculation". Also, the Processing Fee (\$550.00) must be submitted as part of the final Building Plans and Specifications submittal if the Processing Fee has not been paid to the ACC previously.

The construction escrow deposit (the "Construction Escrow Deposit"), as set and determined by the ACC as of the date the final Building Plans and Specifications are submitted. The Construction Escrow Deposit is currently One Thousand Dollars (\$1,000.00) per Lot. The Construction Escrow Deposit shall be paid by check made payable to The Landing Owners Association, Inc. (the "Owners Association"). The Construction Escrow Deposit will be held by the Owners Association and used for the purposes set forth in the Construction Rules. The maximum Construction Escrow Deposit required from any one builder at any one time in the The Landing community will be Five Thousand and No/100 Dollars (\$5,000.00).

A true and complete copy of a fully executed contract for construction of the Improvements between the Owner and a Featured Builder. Only Featured Builders may construct Improvements on any Lot. Furthermore, in the case of construction of Improvements on a Lot "on speculation" (i.e. where a builder is building such Improvements for sale to a third party) or in the case of construction of Improvements on a Lot by a Builder for such builder's personal occupancy, there shall be no requirement that a true and complete copy of a fully executed contract for construction of the Improvements be submitted.

Evidence that the Lot Owner (or, in the event that the Lot Owner is a Featured Builder's prospective purchaser) has Executed at least one of the following SailView documents:

- 1) Lot Purchase and Sale Agreement;
- 2) Crescent Resources, LLC/Builder Purchase and Sale Agreement (in the case of a sale of a Lot directly to a Featured Builder or Custom Builder);
- 3) Home Purchase and Sale Agreement (in the case of a sale of a dwelling to an individual who is not a Featured Builder);

4) Request for Waiver of Right of First Refusal.

The required evidence for compliance with this requirement shall be the delivery to the ACC of a counterpart fully executed original of each such The Landing document.

Additional components of the submittal are described more particularly in Section 1.3.

If found not to be in compliance with the Guidelines or if found to be otherwise unacceptable to the ACC, one (1) set of the final Building Plans and Specifications shall be returned to the Lot Owner marked "Resubmit" or "Disapproved", accompanied by a written statement of items found not to be in compliance with the Guidelines or to be otherwise unacceptable to the ACC. If the first resubmittal of final Building Plans and Specifications occurs more than a year from the original submittal of the final Building Plans and Specifications, such resubmittal shall be accompanied by another Processing Fee (\$550.00); also, each resubmittal of final Building Plans and Specifications in excess of three (3) submittals (including both the original submittal and any resubmittals) shall be accompanied by a supplemental processing fee of \$200.00.

At such time as the final Building Plans and Specifications are approved (or conditionally approved) by the ACC, one (1) complete set of the approved final Building Plans and Specifications shall be retained by the ACC and the other complete set of the approved final Building Plans and Specifications shall be marked "Approved as Submitted" or "Approved as Noted" and returned to the Lot Owner, along with a written statement with design comments. Once the ACC has approved final Building Plans and Specifications for Improvements to be constructed on a particular Lot, the construction of such Improvements must be promptly commenced and diligently pursued to completion; and if such construction is not commenced within one (1) year following the date of approval of the final Building Plans and Specifications by the ACC, the approval of such final Building Plans and Specifications by the ACC shall be deemed rescinded. In the event of any such rescission of the ACC's approval of final Building Plans and Specifications pursuant to the immediately preceding sentence, construction of Improvements on such Lot may be commenced thereafter only after resubmission of final Building Plans and Specifications to the ACC for approval and approval of such final Building Plans and Specifications by the ACC.

Any modification or change to the "Approved" set of final Building Plans and Specifications must be submitted in triplicate to the ACC for its review and approval (using the same procedure as set forth herein relative to the submission and approval of the original final Building Plans and Specifications). The ACC may require the Lot Owner to pay an additional review fee in connection with any submittal of modifications or changes to previously approved final Building Plans and Specifications.

1.6. Lot Staking, Site Inspection and Approval to Commence Work.

Once final Building Plans and Specifications approval has been granted by the ACC, the Lot Owner or the Lot Owner's representative shall stake the Lot for review and approval by the ACC prior to commencing any construction work thereon (including grading work). The lot owner or the Lot Owner's representative must clearly stake the proposed house and property lines and, if applicable, the Lake Buffer Area (as defined herein). Staking shall be with a continuous ribbon or string encircling the area(s) to remain undisturbed, and any additional trees to remain undisturbed located outside the encircled area shall be ribboned individually or in groups. After such staking of the Lot has been completed in accordance with this Section 1.6, the Landscape and Lake Buffer Guidelines, the Lot Owner or the Lot Owner's representative shall request the ACC to make a site inspection prior to the commencement of clearing and construction work on the Lot. Provided, however, and notwithstanding any term or provision herein to the contrary, "mature trees" located outside the Building Envelope and the Lake Buffer Area may not be cut down, damaged or otherwise removed without specific written approval of the ACC. "Mature trees" for purposes of these Guidelines shall be defined as all trees 3" in caliper and greater.

The primary purpose of the site inspection by the ACC is to ensure compliance with the approved Building Plans and Specifications, to prevent any unnecessary damage to specimen trees and other unique site features. (Please refer to the Landscape Guidelines and the Lake Buffer Guidelines regarding requirements and restrictions relating to tree and vegetation protection and removal.) In addition to the foregoing matters, the site inspection shall include a review of the following matters and issues:

- Building setbacks (as per stakes);
- Lake Buffer Area Location (as per stakes);
- Side yards (as per stakes);
- Clearing limits;
- Placement of excavation materials;
- Protection of water meter and sanitary sewer boxes;
- Location of construction entrances;
- Location of temporary toilet;
- Location of trash containers; and
- Erosion control measures (silt fences, hay bales, diversion swales, stone filter dams, etc., as required).

Inspection by the ACC shall be made within seven (7) business days of the date the request is received by the ACC. Written authorization by the ACC to proceed with the Lot clearing and construction work will be issued to the Lot Owner or to such Lot Owner's builder by the ACC promptly after the inspection is completed or, if problems are detected during the site inspection, written notification of such problems shall be given to the Lot Owner or such Lot Owner's builder by the ACC promptly after the inspection is completed. No clearing or construction activities may be commenced prior to issuance of the site inspection approval by the ACC. The ACC shall have the right to stop any unauthorized clearing and/or construction activities that are commenced on a Lot in violation of the terms and requirements of the Guidelines. The ACC may delegate its site inspection functions under this section to The Landing's development construction manager for The Landing.

1.7. Failure of the ACC to Act.

If the ACC fails to approve or disapprove any final Building Plans and Specifications and other submittals which conform (and which relate to Improvements which will conform) with the requirements of the Guidelines and of the Declaration or to reject them as being inadequate or unacceptable within thirty (30) business days after receipt thereof, and provided such submittal was a full and complete submittal, in accordance with the Guidelines and the Declaration, of all items that were to have been submitted to the ACC, and provided the ACC shall again fail to approve or disapprove of such final Building Plans and Specifications and other submittals within ten (10) business days after additional written request to act on such items is delivered to the ACC following the passage of such first above-described thirty (30) business day period, it shall be conclusively presumed that the ACC has approved such conforming Building Plans and Specifications and other submittals, EXCEPT that the ACC has no right or power, either by action or failure to act, to waive or grant any variances relating to any mandatory requirements specified in the Declaration or any Additional Declaration for the Phase in which the Lot is located, and EXCEPT FURTHER, that the ACC shall not be deemed to have waived any of the requirements set forth in Article XI, Section 8, Section 9 or Section 10 of the Declaration or any corresponding provisions in the Guidelines. If final Building Plans and Specifications or other submittals are not sufficiently complete or are otherwise inadequate, the ACC may reject them as being inadequate or may approve or disapprove part, conditionally or unconditionally, and reject or approve the balance. The ACC is authorized to request the submission of samples of proposed construction materials.

1.8. Changes to Approved Plans

All changes, once Final Building Plans and Specifications have been reviewed and approved, must be submitted to the ACC for approval (as outlined in the Minor Change Application, attached hereto as Schedule D).

1.9. Final Inspection and Construction Escrow Refund

Once all improvements have been completed, including landscape improvements, a final inspection must be conducted to ensure compliance with the ACC's approval of Final Building Plans and Specifications. A request must be made to the ACC in writing to conduct a final on-site inspection (see the attached Schedule E). The Construction Escrow Deposit, will be refunded after this inspection has been conducted and the lot is deemed to be "in compliance" with the approved plans and specifications, and provided the escrow deposit has not been utilized during the building process as outlined in Section 5.4.

2. SITE PLANNING

2.1. Site Analysis and Siting Considerations.

The siting of a house is a critical and important design decision. The site plan concept developed for each Lot Owner (as part of the Plans and Specifications for such Owner's Lot) should reflect functional needs but also should be sensitive to the unique characteristics of the Lot as well as the unique characteristics of the surrounding neighborhood. Due to relatively large Lots and open Vistas of the Lake, residences and other Improvements on Lots will be seen from many different angles and viewpoints.

The ACC shall consider each Lot independently but shall give consideration to the impact of each individual Lot (and the Improvements proposed to be constructed thereon) on adjacent Lots and view corridors. Care must be taken to locate each structure, when and where possible, so as not to infringe upon adjacent Lots and structures constructed or to be constructed thereon, view corridors and natural amenities of the area. Consideration in this regard must be given to the following:

- 1) Topography of the Lot and other Lots in the vicinity.
- 2) Distant and intimate views from the Lot.
- 3) Distant and intimate views of the Lot from other Lots and from the Lake.
- 4) Existing vegetation type and quality.
- 5) Existing water and drainage patterns.

- 6) Driveway access.
- 7) Height of proposed structures on the Lot and existing and proposed structures on adjacent Lots and other Lots in the vicinity.
- 8) Setback from street to align with adjacent Lots.

All structures should be sited so as to minimize disruption to the existing natural setting, including mature trees, drainage ways and the Primary View. The "Primary View" for each Waterfront Lot differs based on the Lot's relationship to other Lots as determined by the ACC, but is generally defined as the areas facing the Lake and formed by extending opposing lines (1) at a 45 degree angle from each rear corner of a Lot's Building Envelope or (2) from the rear corners of a Lot's Building Envelope through the closest rear corners of neighboring Lots' Building Envelopes, whichever is smaller. For example, in the accompanying Figure 2.1.1, Building Envelopes are shown with shading; Lines A and B are at 45 degree angles from the rear corners of the Lot 2 Building Envelope; and Lines C and D extend from the rear corners of the Lot 2 Building Envelope through the closest rear corners of the Lots 1 and 3 Building Envelopes. The smallest areas between any opposing lines is the area between opposing Lines A and D. Therefore, the Primary View from Lot 2 is the area between Lines A and D.

Notwithstanding the above, Primary Views and other

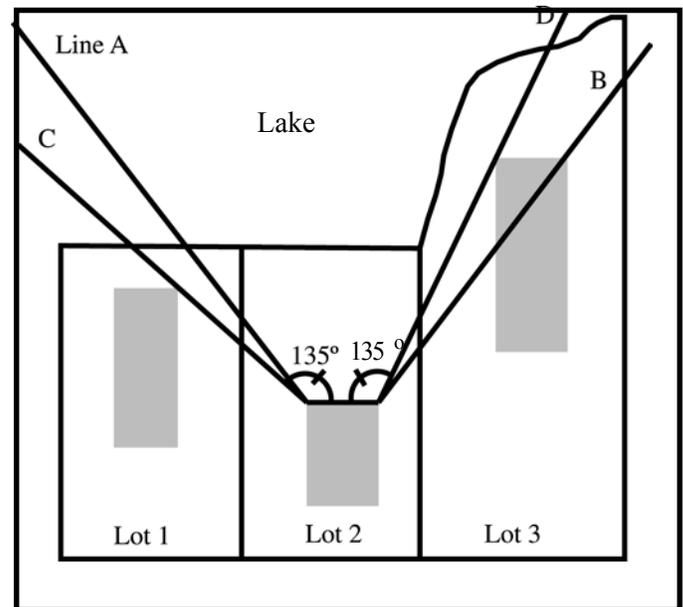


FIG 2.1.1

view corridors from a Lot to the Lake, Common areas and other areas within The Landing are subject to the rights of other Lot Owners, the ACC, Crescent Resources, LLC and others under the terms and conditions of the Declaration and these Guidelines to construct Improvements and install landscape Improvements that might obstruct or diminish such views and view corridors. The Committee will use the Primary View concept as a guide, but not an absolute rule

when reviewing proposed Building Plans and Specifications. Provided, however, unless otherwise approved by the ACC, no fence or wall shall be erected, placed or maintained on a Waterfront Lot which will substantially obstruct a Primary View of any other Waterfront Lot.

2.2. Building Envelopes and Building Setbacks.

The building setbacks required by York County, are not to be construed necessarily as setbacks that will be approved by the ACC relative to Lots in The Landing, and the ACC reserves the right to impose setback requirements relative to some or all of the Lots that are more stringent than the setback requirements imposed by York County. The ACC has provided setback requirements that, when viewed in total, are designed to ensure that The Landing community will be pleasing in appearance from views not only from the Roadways but also from the Lake or the Club Facilities. In that regard, the ACC has established a specific Building Envelope for each Lot, and the Building Envelope approved by the ACC for each Lot will be available from the ACC on an unrecorded plat. The Building Envelope for each Lot defines the front, side, and rear yard setbacks, which setbacks are generally more restrictive than the setback requirements imposed by the York County. The intent of the ACC in imposing the Building Envelope is to allow for harmonious alignment of the Improvements on Lots to help assure appropriate views of and from the residences located on the Lots.

Within the Building Envelope, the residence and all other Improvements shall be located and tailored to the specific features of the particular Lot. All Improvements shall be located so as to minimize disruption or disturbance to the existing natural setting, including mature trees, drainage ways, and views. As part of the review and approval of Plans and Specifications, the ACC may require that the location and orientation of the house and other Improvements within the Building Envelope be modified. No building on any Lot (including any stoops or porches, patios, terraces, decks, etc.) and no swimming pool, or other recreational Improvement on any Lot shall be erected or permitted to remain outside of the Building Envelope for that particular Lot. Provided, however, and notwithstanding the foregoing to the contrary, (i) docks, piers (including any gazebos proposed to be attached thereto) and boatslips are exempt from this Building Envelope restriction, provided they are approved by the ACC in accordance with the applicable provisions herein; (ii) exterior steps at the front and rear of the structure may project into the setback area established by the Building Envelope up to a distance of five (5) feet, and (iii) fireplace chimney structures projecting from the side of a dwelling may encroach eighteen (18) inches into the side yard setback established by the Building Envelope.

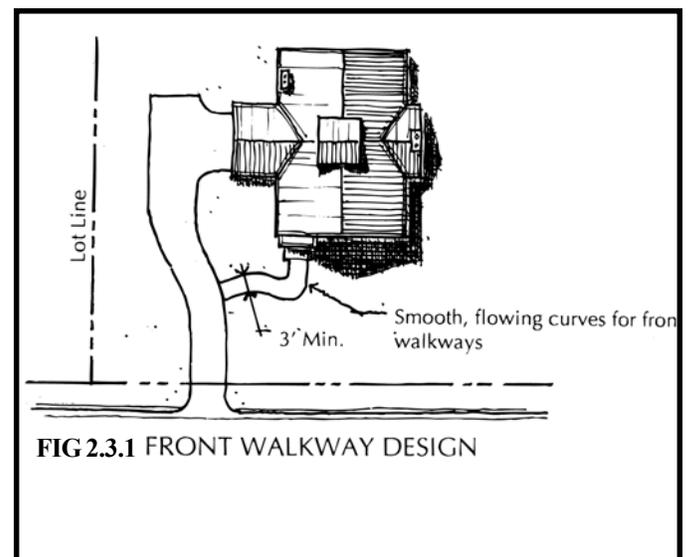
As set forth in the Declaration, the ACC shall have the right, in its sole discretion, to make exceptions to any Building Envelope to recognize any special topography, vegetation, Lot shape or dimension, or other site-related condition.

2.3. Driveways, Sidewalks, and Utilities.

The ACC has established a recommended driveway location for each Lot, and such recommended driveway location is depicted on the master plan that shows the Building Envelope for such Lot. The ACC also may establish particular areas of the Lot in which the driveway, sidewalks, and utility lines must be located. The driveway location will vary from Lot to Lot, depending on the Lot size, shape, topography, vegetation, placement of the Building Envelope, sight distances at the entry to the adjacent public Roadway(s) and the location of other houses and access driveways in the vicinity of the Lot. Driveways and sidewalks should be configured and curved, where practical, to accommodate existing trees, to avoid unnecessary cutting of existing trees, and to avoid a "straight shot" view to the garage, parking area or front or side doors of the house. In no case shall the side boundary of a driveway be located less than two (2) feet from a side boundary line of the Lot.

Driveways should be constructed of brick or lightly brushed concrete with a smooth trowelled decorative edge, unless another material is approved for a particular Lot by the ACC. On cul-de-sac lots, circular drives with two (2) street entrances will not be permitted. Driveway width should be 12' except at garage backup area. (See Figure 2.3.1).

Exceptions to the designated driveway, sidewalk and utility areas can be made by the ACC in writing. However, the ACC



will consider proposed deviations only if their implementation will not result, in the judgment of the ACC, in an adverse impact upon the natural features of the Lot, neighboring Lots, or The Landing community as a whole.

2.4. Easements.

Landscape Improvements (as defined in the Landscape Guidelines) and the building of driveways or fencing within utility easements is permissible (unless otherwise prohibited by a recorded easement instrument). Provided, however, if in the future there is a need to disturb or remove such Landscape Improvements, driveways or fencing to access

such utilities, such removal and any necessary repair and restoration shall be the responsibility of the Owner of the Lot.

2.5. Erosion and Sediment Controls.

The design and development concepts of The Landing community call for the utilization and enhancement of the existing natural environment. The ACC is particularly conscious of the erosion and sediment disturbances that can occur during any clearing, grading, or construction activity on a Lot. To help minimize erosion and sediment disturbances, as part of the final Building Plans and Specifications, an erosion control plan (using erosion control measures such as silt fences, hay bales, diversion swales, stone filter dams, etc., as required) must be designed in accordance with Schedule O attached hereto and must be incorporated within the site plan. Approval of the erosion control plan must be obtained from the ACC (as part of the approval of the ACC of the final Building Plans and Specifications) prior to any earth-disturbing operations on any Lot. Particular care must be exercised on Lots fronting the Lake to prevent any negative effect or impact upon the Lake and/or the Lake Buffer Areas. Erosion control measures implemented pursuant to an approved erosion control plan must remain in place until such time as all disturbed areas have been stabilized.

All erosion control plans submitted to the ACC shall be considered individually for each Lot. Recommendations or requirements of the ACC in that regard will be based on individual Lot location, terrain, soil conditions, vegetation, drainage, proposed cuts and fills, and any other conditions the ACC determines impact upon the possible erosion and sediment disturbances for the Lot. At a minimum, however, each Lot Owner shall be responsible for causing the following minimum erosion control practices to be implemented and maintained throughout the course of all earth-disturbing operations until final stabilization:

- (a) Roadway and Homesite Construction Entrance. Prior to the commencement of any earth-disturbing operation, a stone construction entrance shall be installed on the building site (the "Construction Entrance"). The Construction Entrance shall: (i) if possible, be installed in the same location as the proposed driveway so as to minimize the amount of disturbed area; (ii) extend a minimum distance from an existing roadway as approved by the ACC; and (iii) be installed, preserved and replaced, if necessary, in accordance with the standards more particularly set forth on Schedule O attached hereto. During construction, each Owner shall use diligent efforts to minimize traffic traveling off of the driveway onto such Owner's Lot.
- (b) Silt Control Devices. Prior to the commencement of any earth-disturbing operation, a diversion ditch and rock check (or stone filter) dam, silt fence, and/or other similar measures approved by the ACC shall be constructed and maintained on the building

site (collectively, "Silt Control Devices"). The Silt Control Devices shall be located at the boundary of the estimated disturbed areas as set forth more particularly on Schedule O attached hereto and shall be constructed, preserved, and replaced, if necessary, in accordance with the standards set forth on Schedule O attached hereto.

In order to ensure the effectiveness of a particular Lot Owner's erosion control measures, the ACC shall have the right to enter any Lot to inspect any and all erosion control measures and to require additional erosion control measures, as necessary.

2.6. Drainage.

Drainage considerations for individual Lots play an important part in the ecological balance of the community. Generally, where feasible, each Lot should be graded such that all water draining from such Lot does not drain onto any adjoining Lots. Water runoff for each individual Lot can possibly be handled by adequately sloping all areas so that runoff can be directed to the natural drainage areas or storm drainage facilities. Water runoff and control is the responsibility of each Lot Owner relative to such Owner's Lot. The water runoff shall be handled in such a manner as not to adversely affect any neighboring Lots or the Lake. Particular care must be taken on Lots fronting the Lake and other amenity areas.

Building Plans and Specifications for any Lot shall include a conceptual drainage plan for such Lot. Prior to submitting Building Plans and specifications for a particular Lot, the Owner shall perform an on-site inspection of such Lot to verify drainage controls thereon; submittal of Building Plans and Specifications to the ACC shall be such Owner's conclusive representation that such Owner has performed such inspection.

3. ARCHITECTURAL DESIGN

3.1. Architectural Style.

The intent of the Architectural and Design Guidelines is to encourage the excellent design of a community of individual residences which, when viewed together, produce an outstanding total community environment. It is not the intent of the Architectural and Design Guidelines to dictate a particular architectural style, but rather to provide Lot Owners and their architects with a set of guidelines that will foster an attractive community.

The residential architecture at The Landing should work in harmony with the natural features of the surrounding terrain. Traditional architectural styles are preferred as the basis or foundation of the design, However, contemporary interpretations of traditional designs are acceptable, provided they adhere to the criteria of the Architectural and Design Guidelines. The designs employed shall be compatible with traditional architectural styling in terms of make, shape, profile, scale, and proportion.

3.2. Quality Design Features.

The homes in The Landing should reflect the individuality of their owners while adhering to the principles of fine architecture. The following considerations are among those to be addressed when developing the architectural design for Improvements to be constructed on a Lot:

- 3.2.1. The residence shall be located on the Lot with minimum disruption to the natural topography, vegetation, and unique site features.
- 3.2.2. There shall be a consistency in the site planning, architecture, and Landscape Improvements.
- 3.2.3. Sensitive interpretation of the architectural style is encouraged within the constraints of budget and site.
- 3.2.4. A consistent scale shall be used throughout the design of the residence and other Improvements, with each element designed in proportion to the other design elements.
- 3.2.5. The various building materials shall allow for a pleasing and harmonious exterior appearance for the residence and other Improvements. Building materials shall be used logically.
- 3.2.6. Appropriate colors shall be used, and colors shall be used with restraint.
- 3.2.7. The main dwelling entrance shall be located in a position of prominence that is reflected in the design of the facade. The main entry shall be sheltered on the exterior and shall include attractive front entrance treatment. The main entry shall contain more architectural detail than other openings and entries but all openings and entries shall be consistent in styling.
- 3.2.8. Consistency of detailing on front elevations shall be maintained. Windows and doors shall reflect restraint in the variety of types, styles, and sizes. All front openings shall be accented with the use of shutters, flat or arched lintels, projecting sills or relief surrounds.
- 3.2.9. Bay windows shall be carried down to grade or visual support of any cantilevered conditions must be expressed. When bay windows are stacked in a two-story configuration, the blank panel between all facets shall be accented.

- 3.2.10. Masonry or stucco used as a veneer material on the facade of a residence shall continue around the front corners of such residence to a logical point of termination.
- 3.2.11. No roof shall extend continuously to cover both single and two-story sections of a residence. The primary objective of this architectural guideline is to avoid the appearance of a single-story facade with a two-story rear elevation.
- 3.2.12. The main roof shall have a minimum slope of eight (8) vertical to twelve (12) horizontal. Shed roof forms are discouraged. Roof shapes and configurations shall be planned to avoid complex, awkward, or odd roof designs.
- 3.2.13. All roof structures, such as attic vents, plumbing vents, etc., shall be treated or painted black, except that flashing applied to vertical surfaces may be painted to blend with the vertical materials where more appropriate.
- 3.2.14. Gutters and Downspouts shall be used on all eave lines, unless deemed inappropriate.
- 3.2.15. All exterior utility service connections must be provided in unobtrusive and inconspicuous locations. All electric meters and main fuse boxes must be positioned away from view. This may be accomplished by providing an enclosed recess in the side of the dwelling or through approved Landscape Improvements and/or screening.
- 3.2.16. Exposed electrical equipment, stubouts, conduit, drain lines, pipes and vents must be painted to match the color of the home. Exterior disconnects for air conditioning equipment, etc. shall be mounted at the lowest point allowed by applicable building codes.
- 3.2.17. Gas meters must be adequately screened with Landscape Improvements to conceal equipment from view.

4. DESIGN CRITERIA

4.1. Dwelling Types.

Each Lot may contain only one detached single-family private dwelling and one private garage for not less than two (2) vehicles and only such other accessory structures as are approved in advance in writing by the ACC. Provided, however, Crescent Resources, LLC shall be entitled to use Lots owned by it from time to time for the construction and operation of construction offices and sales/marketing offices (and related uses) for The Landing project.

4.2. Dwelling Size.

The square footage requirements set forth below are for enclosed finished or improved floor area and are exclusive of the areas in unfinished or unimproved basements, vaulted ceiling areas and attics, unheated porches of any type, attached or detached garages, porte-cocheres and unheated storage areas, decks and patios.

Any dwelling erected upon any Lot shall contain not less than the following heated floor areas:

A. Waterfront Lots.

	Minimum Total Heated Area	Minimum Ground Floor Heated Area
1 Story	2,000	2,000
1 ¹ / ₂ story, bi-level, tri-level and others	2,400	1,600
2 story, 2 ¹ / ₂ story	2,600	1,300

B. Off Water Lots.

	Minimum Total Heated Area	Minimum Ground Floor Heated Area
1 Story	1,600	1,600
1 ¹ / ₂ story, bi-level, tri-level and others	2,100	1,400
2 story, 2 ¹ / ₂ story	2,200	1,200

Notwithstanding the foregoing requirements, the ACC shall have the right (but not the obligation), because of restrictive topography, lot dimensions or unusual site related conditions or other reasons, to allow variances from such minimum square footage requirements of up to ten percent (10%) of such minimum square footage requirements by granting a specific written variance.

4.3. Maximum Dwelling Height.

No dwelling erected upon a Lot shall contain more than two and one-half (2¹/₂) stories above ground level; provided, however, the ACC shall have the right (but not the obligation), because of steep topography, unique Lot configuration or similar reasons, to allow dwelling heights greater than two and one-half (2¹/₂) stories on rear and side elevations.

4.4. Ceilings.

Interior ceiling heights in dwellings constructed on Lots

are recommended to be a minimum of nine (9) feet on the first (i.e. street grade) floor and a minimum of eight (8) feet on all other floors.

4.5. Garages.

Every house shall have an enclosed garage for not less than two (2) vehicles. Garage openings may not face the front elevation street unless approved in advance in writing by the ACC; and such approval will be given by the ACC only where particular hardship would otherwise result because of Lot size, configuration, topography, or other circumstances deemed sufficient by the ACC.

The placement of garages and driveways has a great effect on the overall aesthetics of the street scene and on the architectural appeal of each specific residence. A street scene with emphasis on residences instead of garages and driveways is more visually interesting. For that reason, certain garage placements on a Lot are discouraged.

In cases where a front entry attached garage must be used, recessing the garage from the remainder of the residence diminishes the adverse impact of the front entry garage on the street scene and keeps the residence from appearing to be composed of almost entirely the garage. Therefore, in cases where Lot size does not allow a side entry garage, a minimum thirty-six (36) inch offset of the front entry garage from the major facade of the house is required, and a greater recess distance [up to a maximum of ten (10) feet] is encouraged. A porte-cochere that does not extend past the major building facade, and is constructed of the same building materials as part of the house, is allowed.

Garage doors are required for all garages, and the garage doors must be paneled and/or detailed to provide appropriate scale. Single bay garage doors are preferred over double width garage doors. Front entry garages must use single paneled doors. Carports will not be allowed. For side entry garages, adequate screening of the garage opening and the garage doors must be provided (to minimize the view of the garage opening and the garage doors from the street) by the use of either Landscape Improvements, a wall, fencing, or a combination of these elements. The garage turnaround area must provide a minimum twenty-four (24) foot back-up distance, with an additional two (2) foot buffer between the edge of the driveway and the Lot boundary line [i.e. there must be a total minimum distance of twenty-six (26) feet between the garage opening and the adjacent side Lot boundary line].

4.6. Exterior Materials and Colors.

Exterior materials shall be brick, stucco, stone, cedar shake or horizontal siding. When there is a change of material from front to side, front veneer material must be wrapped to cover 24" of the adjoining side. The practical exception to this would be a cedar shake and lap siding combination. Architectural features such as quoin-corners are encouraged. Horizontal siding used must be fully back-supported to

maintain a straight and even outer surface and must be fully and properly finished. Natural weathering of exterior wood materials is not desired. Imitation stone or brick-like materials are generally discouraged and may be used only upon prior written approval of the ACC. Homes constructed on Waterfront Lots shall use the same or similar exterior materials on all sides of the structure. The ACC reserves the right to require builders to produce sample boards of colors if they are not on file with the ACC.

4.7. Roofs.

Roofs and roof pitches shall be in proportion to the overall size and shape of the house. Except as specifically approved otherwise in writing by the ACC, the minimum roof slope for the main house structure shall be eight (8) vertical to twelve (12) horizontal. Acceptable roofing materials are (i) wood shingles, (ii) wood shakes, (iii) natural or man-made slate, (iv) tile or (v) minimum twenty-five (25) year warranty, variegated (not solid) color, dimensional architectural (sculpted) style, composition (fiberglass) shingles. All specific roof materials to be used must be approved in writing by the ACC as part of the final Building Plans and Specifications prior to commencement of construction.

Roof vents, roof power vents, plumbing vent pipes and skylights will not be permitted on roofs visible from any street, unless approved in advance in writing by the ACC. Roof vents, roof power vents, rain diverters, skylight housings, plumbing vent pipes and non-copper flashing shall be painted to blend with the roof shingles, except that flashing applied to vertical surfaces may be painted to blend with the vertical materials where more appropriate.

Eave lines shall align whenever possible. Eaves and rakes shall be accented by multiple fascia boards, cove and crown moldings or gutters.

4.8. Windows and Shutters; Doors.

Windows shall generally be the same type and style all around the house. Thermal pane windows are preferred, and exterior storm windows generally will not be permitted. Wood windows are preferred; however, vinyl windows will be considered, provided the style and profile are visually similar to wood windows. Shutters are encouraged and shall fit the proportion and shape of the windows. All windows and doors shall have caps of soldier course brick jack arches, wood caps or other approved decorative treatment, and no running bond brick will be permitted over any door or window of a front elevation. No window or door casing or decorative treatment shall abut any frieze board. If decorative molding (e.g. dentil molding) is desired, it shall be run in a consistent manner around the perimeter of the home. Gables may be exempted from this.

4.9. Chimneys.

Chimneys shall be full foundation based and constructed

of brick, stone, stucco or other material approved in writing in advance by the ACC. Chimneys shall have a design and location, and shall be constructed of a material that is appropriate to the house. Exposed metal flues and wood chases shall not be used. Chimney cap covers are required for prefabricated metal flues. Direct vent fireplaces are discouraged if the location is a side elevation; and direct vent fireplaces shall be allowed only on the rear side of a residence constructed on an Off Water lot (unless otherwise approved in writing by the ACC) and shall not be permitted on a front elevation or on any elevation that is visible from the Roadway(s).

4.10. Porches and Decks.

Porches and decks shall be designed with substantial, well proportioned railing, flooring and support posts meeting applicable building code requirements. Individual deck support columns that are 5' or more in height from finished grade should be constructed of two six by six (6" x 6") treated posts placed side by side with a 3" gap, or one eight by eight (8" x 8") treated post, or single masonry piers. Porches and decks may not be constructed outside of the building envelope setbacks unless approved in writing by the ACC.

4.11. HVAC Equipment.

No air conditioning or heating equipment or apparatus shall be installed on the ground in front of, or attached to any front wall of, any residence on a Lot. Additionally, air conditioning and heating equipment and apparatus shall be screened from view from streets and the Lake by Landscape Improvements, as more particularly provided in the Landscape Guidelines herein.

4.12. Attachments; Satellite Dishes and Antennae.

No permanent attachment of any kind or character whatsoever (including, but not limited to, television and radio antennae, solar energy-related systems, satellite or microwave dishes or similar improvements) shall be attached to the roof or exterior walls of any building on any Lot or otherwise placed or maintained on any Lot, unless such attachments or devices are approved in advance in writing by the ACC. Notwithstanding the above to the contrary, one satellite or microwave dish may be installed on each Lot, except that one (1) dish or disc not exceeding (1) meter in diameter or diagonal measurement for receiving direct broadcast satellite service ("DBS") or multi-point distribution services ("MDS") may be erected and maintained on each Lot. No roof-mounted antenna, dishes, or discs shall be permitted on any Lot if adequate broadcast reception can be obtained without mounting such equipment on the roof of the house; provided, however, that if such roof-mounted equipment is required, no antenna or related structures may be mounted on masts exceeding twelve (12) feet in height above the highest roof line ridge of the house. Any dish, disc, or antenna (with associated mast) shall be reasonably camouflaged and screened from the view from the Lake, the Roadways, and shall not be located in the areas between

the street right-of-way line and the minimum building setback lines applicable to the Lot. The location and screening of the satellite or microwave dish (which, as stated, shall be one (1) meter or less in diameter) must be approved in writing by the ACC prior to installation (see Schedule N).

4.13. Mail and Newspaper Boxes.

All mailboxes and newspaper boxes must be of a standard color, size and design as approved by the ACC. In general, the size and design of all mailboxes and newspaper boxes should be substantially similar to those shown in Schedule P attached thereto. For clarification on what is considered "substantially similar", examples must be submitted to the ACC, usually in the form of a picture or brochure, to review prior to installation.

4.14. Pools, Therapy Pools and Spas.

The size, shape and setting of pools (including standard swimming pools, therapy pools and spas) must be carefully designed to be compatible with the surrounding natural and man-made environment. In locating swimming pools, therapy pools and spas, the following shall be considered:

- 4.14.1. Indoor/Outdoor relationship;
- 4.14.2. Setbacks imposed by the applicable Building Envelope;
- 4.14.3. Views both to and from the pool area;
- 4.14.4. Terrain (grading and excavation); and
- 4.14.5. Fencing and privacy screening.

Except as provided herein, pools, decks and related equipment will not be allowed outside of the Building Envelope area. Provided, however, pool decks may encroach into the setback area imposed by the Building Envelope on Lots that are not contiguous with the Lake if such deck is either at or within two (2) feet of natural grade and no closer than ten (10) feet to any Lot boundary line. Pool and pool equipment enclosures must be architecturally consistent and harmonious with the residence and other structures on the Lot in terms of their placement, mass and detail. Pools, decks and related equipment and pool and pool equipment enclosures shall be screened or treated so as to avoid distracting noise and views.

4.15. Exterior Lighting.

Exterior lighting (which must be approved by the ACC as part of the Building Plans and Specifications) must be limited to areas within the Building Envelope (unless otherwise approved in writing by the ACC), must not result in excessive glare and must not interfere with the privacy of nearby dwellings, all as determined by the ACC in its sole discretion.

4.16. Docks, Piers, Boatlips and Seawalls.

See Sections 13.1 and 13.2 of the Lake Buffer Guidelines for detail on the construction of Docks, Piers, Boatlips, and Seawalls.

4.17. Play Equipment.

Unless part of a common area, swing sets and similar outdoor play structures and equipment should generally be located where they will have a minimum impact on adjacent Lots. Such play equipment will be located within the middle third of the lot.

All play equipment must have ACC approval before being erected (see Schedule N attached hereto). All play equipment should be constructed of wood and colors should be earth tones, i.e. dark greens, browns, tans, to blend with surrounding environs.

4.18. Fences and Walls.

Walls and fences shall be considered an extension of the architecture of the residence and a transition of the architectural mass to the natural forms of the Lot. All wall and fence designs shall be compatible with the total surrounding environment. Special consideration must be given to design, placement, impact and view of the wall or fence from neighboring Lots. Fences and walls shall be considered as design elements to enclose and define courtyards, pools, and other private spaces, provide security and related building forms to the landscape. Fences and walls should be installed or curved where practical between existing trees to avoid unnecessary cutting of existing trees. The location, materials, size and design of all fences and walls must be approved in advance in writing by the ACC prior to installation (see Schedule N attached hereto).

No fence or wall (including for this purpose densely planted hedges, rows, or similar landscape barriers) shall be erected, placed, or maintained on any Lot nearer to any Roadway fronting such Lot than the rear building corner of the main dwelling constructed on such Lot (unless otherwise approved in advance in writing by the ACC). No fence or wall shall be erected, placed or maintained on a Lot in a location that will substantially obstruct views of the Lake. Fences and walls shall not exceed six (6) feet in height.

A retaining wall that is attached to the residence on a Lot shall utilize the same materials as the residence wall that it adjoins, if visible from the street. Cross-tie timber walls may be used for retaining walls if set apart from the residence.

4.19. Outbuildings

The construction and location of outbuildings (gazebo, potting shed, storage shed, statues, gates, playhouses, etc.) shall be subject to the review and approval of the ACC (see Schedule N attached hereto). Their design and location in relationship to the house is essential. Wherever possible,

buildings should be oriented so that access is indirect and their opening does not face the street.

Plans and architecture of outbuildings shall be submitted to the ACC for review and approval, prior to being shown on landscape plans. Approval of the landscape plans does not constitute approval of any outbuildings.

4.20. Remodeling and Additions.

A Lot Owner desiring to remodel existing Improvements and/or to construct additions to existing Improvements is required to follow the Guidelines to the same extent as if such remodeling or addition were new construction. All criteria governing site location, grading and excavating, structures, roofs, landscape, colors and aesthetics will apply to remodeling and additions to the same extent as to new construction. Possible future Improvements or additions that will be of particular concern to the ACC are skylights and solar collectors, recreational features, lighting, antennas, satellite television, and new colors. An approval from the ACC is required for remodeling and additions just as it is for new construction.

As set forth in the Declaration, the Board (i.e. the Board of Directors of the Owners Association) may hereafter create and establish an Architectural Changes Committee (the "Changes Committee") to review and approve Building Plans and Specifications for all renovations, changes and additions to existing Improvements on Lots. In the event the Board acts to create and establish the Changes Committee, with regard to renovations, changes and additions to existing Improvements on Lots, the Changes Committee shall have all rights and powers that are reserved to the ACC in the Guidelines.

5. MISCELLANEOUS MATTERS

5.1. Diligent Construction.

All Improvements to be constructed on a Lot must be completed within one (1) year following commencement of construction (i.e. commencement of grading) of the first of such Improvements, unless a longer time is approved in writing by the ACC.

All Waterfront Improvements (including Dock & Pier, and Shoreline Stabilization) shall be completed in a time frame approved by the ACC at final approval of improvements. If Construction activity ceases for a period of thirty (30) days, area is to be stabilized to the ACC's satisfaction.

5.2. Featured and Custom Builders.

Only builders then in good standing under The Landing Featured Builder Program (collectively, "Featured Builders"; each, a "Featured Builder") may serve as the general contractor/builder for the construction of Improvements on any Lot. Upon request, the ACC will make available to any

Lot Owner a list of the then-current Featured Builders. To qualify as a Featured Builder, a builder must satisfy certain criteria and requirements established by the ACC and Crescent Resources, LLC. However, the criteria and requirements established by the ACC and Crescent Resources, LLC for the builder to qualify as a Featured Builder are solely for the protection and benefit of the ACC and Crescent Resources, LLC and are not intended to, and shall not be construed, to benefit any Owner or any other party whatsoever. The ACC and Crescent Resources, LLC make no representation, express or implied, to any Owner or any other party whatsoever with regard to the Featured Builders, including, without limitation, the existence, nature and extent (including coverage amounts and deductibles) of insurance policies that may be maintained by the Featured Builders from time to time, the solvency or financial status of the Featured Builders from time to time, the nature and amount of any bonds that may be maintained by the Featured Builders from time to time, the performance (or the ability to perform) by the Featured Builders of their contractual obligations (including any contractual obligations of any of the Featured Builders in favor of any Owner or any other party whatsoever), the compliance by the Featured Builders with building codes and other requirements, rules, laws and ordinances of federal, state and local governmental and quasi-governmental bodies and agencies relating to the construction of homes and other activities engaged in by the Featured Builders from time to time, and the compliance by the Featured Builders with any licensing requirements imposed by federal, state and local governmental and quasi-governmental bodies and agencies from time to time. Furthermore, neither the ACC nor The Landing, LLC nor the officers, directors, members, employees, agents or affiliates of either of them, shall have any responsibility whatsoever for any sum that any Owner or any other party may deposit with a Featured Builder, including, without limitation, any earnest money or other deposit that any Owner may deliver to a Featured Builder. The selection of a Featured Builder by an Owner shall be conclusive evidence that such Owner is independently satisfied with regard to any and all concerns such Owner may have about the Featured Builder's qualifications. Owners shall not rely on the advice or representations of the ACC, Crescent Resources, LLC or the officers, directors, members, employees, agents or affiliates of either of them in that regard.

5.3. Intentionally Omitted.

5.4. Purpose and Use of Landscape/Construction Escrow Deposit.

The Construction Escrow Deposit that is required to be paid to the ACC by each Lot Owner pursuant to Sections 1.5, 13.1, and 13.2 herein shall be deposited by the ACC in an escrow account. Any and all interest earned on the Construction Escrow Deposit shall be credited to and retained by the ACC for its sole use and benefit. The Construction Escrow Deposit paid by an Owner may thereafter be used by the ACC for any of the following purposes:

5.4.1. To pay for the cost to repair any damage to the Roadways or Common Areas in The Landing caused by the Owner or the Owner's builder or subcontractors and not repaired by the responsible Owner or such Owner's builder or subcontractors.

5.4.2. To reimburse Crescent Resources, LLC for the cost of cleaning up any significant amount of dirt, cement, or debris left by the Owner or by the Owner's builder or subcontractors on any street, if and to the extent such materials and debris is not immediately removed by the Owner or the Owner's builder or subcontractors.

5.4.3. To pay for the cost of enforcing any of the Owner's other obligations under the Guidelines or the Declaration.

5.4.4. To pay any other costs, fines or expenses which, by the express terms of the Guidelines, may be deducted from the Construction Escrow Deposit.

Except for the reimbursements described in Section 5.4.2 above and except for the application of the Construction Escrow Deposit in accordance with the express terms of other provisions in the Guidelines, the ACC shall give an Owner prior notice that the ACC intends to use such Owner's Construction Escrow Deposit for a particular purpose. Such Owner thereafter shall have twenty-four (24) hours from the date of the notice to complete the performance that is required and for which the ACC intended to use such Owner's Construction Escrow Deposit or, if the performance cannot be completed during that time, to begin the performance and to thereafter diligently pursue such performance to completion. Upon the completion of all Improvements and all Landscape Improvements and the performance of all other obligations by an Owner pursuant to the terms of the Guidelines and the Declaration, the ACC shall return to such Owner the unused portion (if any) of such Owner's Construction Escrow Deposit.

In the event the ACC expends sums on the Owner's behalf as provided above in excess of the Owner's Construction Escrow Deposit, the Owner shall pay the excess to the the ACC within twenty (20) days of notice thereof.

All notices given to a Lot Owner or a Lot Owner's Builder will be given in accordance with Section 5.5.

5.5. Notices.

Each notice, document or submittal (collectively, "notice") required or permitted to be given under the Guidelines must be given in compliance with the requirements of this section.

5.5.1. Each notice shall be in writing.

5.5.2. Any notice to be given to the ACC shall be deemed to have been duly served and to be effective only when a receipt acknowledging such delivery (such as a registered mail, overnight express service or hand delivery receipt) is signed by a member or authorized representative of the ACC. The address of the ACC for delivery of notices hereunder shall be as follows:

The Landing Architectural Control Committee
c/o Crescent Resources, LLC
400 S. Tryon Street, Suite 1300
P.O. Box 1003
Charlotte, North Carolina 28201-1003

5.5.3. Any notice to be given to an Owner shall be deemed to be duly served when picked up by the Owner (or the Owner's builder, as the case may be) at the ACC's office or when delivered to the Owner's address (or the Owner's builder's address, as the case may be) by regular U.S. Mail Service (such delivery being presumed to have occurred on the second (2nd) day following the deposit of such notice by the ACC in the U.S. Mail) or when sent by facsimile to the Owner's facsimile number (or the Owner's builder's facsimile number, as the case may be) such delivery being presumed to have been duly served on the day same is sent by the ACC). The address of an Owner (and facsimile number, if applicable) shall be as set forth in the Owner's submittal of preliminary Building Plans and Specifications, or, if different, then as set forth in the Owner's submittal of final Building Plans and Specifications.

5.5.4. Either the ACC or an Owner may change its address (or facsimile number, as the case may be) for notices hereunder by written notice to the other party designating the new address, such written notice of the changed address (or facsimile number, as the case may be) to be given to the other party in accordance with this Section 5.5.

LANDSCAPE GUIDELINES 6. GENERAL LANDSCAPE MATTERS

6.1. Goals and Objectives.

These Landscape Guidelines have been prepared for use by all Lot Owners and their builders, contractors, architects and landscape architects who are involved in making site improvements to Lots in the The Landing community. Adherence to the Landscape Guidelines by all such parties will help ensure the continued success of The Landing as a

premiere residential community of the highest caliber. Extensive time and resources have been, and will continue to be, invested to create a high quality living environment at The Landing. The Landscape Guidelines, implemented in concert with the Architectural Design Guidelines, the Lake Buffer Guidelines, and the Construction Rules (which are the other three primary components of the Guidelines), will help assure that the foregoing objectives will be realized. The overall success of The Landing community is dependent, in large part, on the coordination of Landscape Improvements (as defined herein) and architectural improvements.

The specific objectives of the Landscape Guidelines are to:

6.1.1. Provide minimum standards for the installation of Landscape Improvements and associated site Improvements within Lots at The Landing.

6.1.2. Establish criteria to ensure visual continuity in the Landscape Improvements at The Landing, exemplary of the design excellence for which The Landing is known.

6.1.3. Present clear, concise, and enforceable guidelines for the installation and maintenance of Landscape Improvements at The Landing.

6.2. "Landscape" and "Landscape Improvements" Defined.

For the purpose of the Guidelines, and to distinguish landscape elements from other site structural elements (which are covered by the separate Architectural and Design Guidelines), "Landscape" shall be deemed to be the combination of existing and introduced plant material and all of the land area within each Lot located outside the boundaries of the building perimeter of the house. As used in the Guidelines, "Landscape Improvements" include, but are not limited to, trees, shrubs, ground covers, annual and perennial flowers, turf grasses, mulches, retaining walls, irrigation and landscape lighting systems, and similar existing and introduced Improvements. For additional applicable terms and definitions see Schedule F.

7. PROCEDURES AND APPROVALS

7.1. Landscape Review Process.

Prior to the commencement of any Landscape activity of any type (excluding any grading or similar site work encompassed by the Building Plans and Specifications) on any Lot, an Application for Landscape Plans and Specifications Approval (the form of which is attached hereto as Schedule C) must be submitted by the Lot Owner or such Owner's designated agent to the ACC. The ACC must receive, review and approve the information and documentation required to be submitted under the section herein entitled "Final Landscape Plans and Specifications Review Procedure" prior to the commencement of any such Landscape work.

7.2. Design Review Procedure.

The successful completion of the landscape review process under the Landscape Guidelines will be facilitated by reviewing and complying with the requirements outlined in the Landscape Guidelines and by reviewing and following the landscape review procedure described herein.

The Landscape Plans and Specifications Review Application, the Landscape Plans and Specifications and all other materials necessary for the ACC to review the Landscape Plans and Specifications shall be sent to:

The Landing Architectural Control Committee
c/o Crescent Resources, LLC
P. O. Box 1003
Charlotte, North Carolina 28201-1003

7.3. Review of Preliminary Landscape Plans and Specifications.

The ACC encourages Lot Owners and builders who are building in The Landing community to participate in the preliminary Landscape Plans and Specifications review process. Although not required, the preliminary Landscape Plans and Specifications review process may help avoid unnecessary expense and delay by expediting later phases of the Landscape Plans and Specifications review process. Each Lot Owner may, at such Lot Owner's discretion, submit preliminary Landscape Plans and Specifications to the ACC at the time final Building Plans and Specifications for the Lot are submitted to the ACC (as contemplated in the Architectural and Design Guidelines).

The ACC shall review the preliminary Landscape Plans and Specifications and return them to the Owner marked "Approved", "Contingent Approved" or "Disapproved," as the case may be. As to any preliminary Landscape Plans and Specifications that are marked "Approved" by the ACC, final Landscape Plans and Specifications produced thereafter must be in substantial conformity therewith; provided, however, the ACC's approval of preliminary Landscape Plans and Specifications shall in no way bind or obligate the ACC to approve the subsequent final Landscape Plans and Specifications.

The ACC may refuse to approve preliminary Landscape Plans and Specifications, or any component(s) thereof, for any reason or reasons, including purely aesthetic reasons, the sole discretion of the ACC.

7.4. Final Landscape Plans and Specifications Review Procedure.

The submittal of final Landscape Plans and Specifications must incorporate all of the elements described herein as being required as part of the final Landscape Plans and Specifications submittal. It is critical that final Landscape Plans and Specifications (and the other required

documentation, as described above) be submitted to the ACC for review in a timely manner. In that regard, four (4) complete sets of the final Landscape Plans and Specifications for each Lot must be submitted to the ACC when the exterior finish work on the house (i.e. brick veneer, siding or stucco application, etc.) is completed. Lot Owners who have not submitted final Landscape Plans and Specifications after the exterior finish work on the house has been completed will receive a written request for the final Landscape Plans and Specifications from the ACC. Beginning on the tenth (10th) day following the date such written request is sent by the ACC to such Lot Owner, funds will be withheld from the Construction Escrow Deposit (as defined in the Architectural and Design Guidelines) at the rate of \$50.00 per day; and such funds that are withheld shall be deemed earned by the ACC and shall be non-refundable to the Lot Owner. Such charges will accrue daily until the date that the final Landscape Plans and Specifications submittal (including all elements and documentation required herein) is received by the ACC. Furthermore, landscaping shall be installed in accordance with an approved Landscape Plan no more than 15 days following the issuance of a certificate of occupancy or a fine, at a rate of \$100.00 per day from the 16th day from the certificate of occupancy until the landscaping is completely installed will be assessed against such Lot (as a lien), and shall constitute a personal obligation of the applicable Lot Owner. Such fines will be deducted first from the Construction Escrow Deposit and, if and when the Construction Escrow Deposit is depleted as a result of such daily deductions, such fines will continue to accrue at the daily rate until final landscaping is installed and accepted by the ACC. No exceptions will be made to the circumstances described above which allow the ACC to withhold and retain part or all of the Construction Escrow Deposit.

Landscape Plans and Specifications submitted to the ACC will be reviewed by a certified landscape architect who is licensed in the state of North Carolina and who is either a member of the ACC or is hired by the ACC to conduct such review on behalf of the ACC.

If found not to be in compliance with the Landscape Guidelines or if found to be otherwise unacceptable to the ACC, one (1) set of the final Landscape Plans and Specifications shall be returned to the Lot Owner marked "Disapproved" or "Resubmit," accompanied by a written statement of items found not to be in compliance with the Landscape Guidelines or to be otherwise unacceptable to the ACC. If the final Landscape Plans and Specifications for a Lot are submitted and rejected two (2) or more times, the ACC may require an additional review or processing fee to be submitted by the Lot Owner to cover the additional time and expense incurred by the ACC in reviewing the resubmitted final Landscape Plans and Specifications.

At such time as the final Landscape Plans and Specifications are approved (or conditionally approved) by the ACC, one (1) complete set of the approved final Landscape

Plans and Specifications shall be retained by the ACC and the other complete set of the approved final Landscape Plans and Specifications shall be marked "Approved as Submitted" or "Contingent Approved" and returned to the Lot Owner, along with a written statement with any comments of the ACC. Once the ACC has approved final Landscape Plans and Specifications for Landscape Improvements to be installed on a particular Lot, the installation of such Landscape Improvements must be promptly commenced and diligently pursued to completion.

Any modification or change to the "Approved" set of final Landscape Plans and Specifications must be submitted in triplicate to the ACC for its review and approval (using the same procedure as set forth herein relative to the submission and approval of the original final Landscape Plans and Specifications). The ACC may require the Lot Owner to pay an additional review fee in connection with any submittal of modifications or changes to previously approved final Landscape Plans and Specifications.

7.5. Required Elements of Final Landscape Plans and Specifications.

All final Landscape Plans and Specifications shall include the following (see Schedules H & I):

7.5.1. A 24" x 36" blueprint or a 30" x 42" blueprint with accurate boundaries of the Lot (i.e. as taken from the most recent boundary survey of the Lot) drawn at a scale of 1" = 10' or larger (e.g. 1/8" = 1').

7.5.2. Accurate adjoining street right-of-way lines, accurate back of curb and face of curb lines, and the appropriate names of adjoining street(s).

7.5.3. Accurate locations and widths of any and all utility easements, each labeled as to the specific type of utility occupying the easement (i.e. water, electric power, etc.). Accurate location of primary and 100% repair septic envelopes.

7.5.4. Accurate location of the Building Envelope for the Lot.

7.5.5. Accurate North direction shall be shown and labeled.

7.5.6. A title block located in either the lower right-hand corner of the sheet, across the entire bottom edge of the sheet, or down the entire right-hand edge of the sheet shall contain the following information:

- 1) Lot number and section/village within the The Landing community.
- 2) Scale of the drawing.
- 3) Date of the drawing, including any revision dates.

- 4) The name, address and telephone number of the preparer of the Landscape Plans and Specifications.
- 5) Lot Owner's name.

7.5.8. "Limits of Clearing and Grading Line" shall be shown exactly as it appears in the field.

7.5.9. Precise location of the dwelling, garage and all other structures as depicted on the approved final Building Plans and Specifications for the Lot.

7.5.10. Precise location of all exterior doors and windows on the first floor/ground level of the dwelling.

7.5.11. Precise location of driveways, walkways, decks and steps, screened porches, gazebos, swimming (or other) pools, fountains, spas/hot tubs, fences and gates, garden walls, sculptures, sundials, bird houses, basketball goals, play equipment/swing sets, retaining and freestanding walls, etc.

7.5.12. Location of all proposed new Landscape Improvements, clearly labeled and indicating the species and quantities. Show all lawn areas as "lawn seed" or "lawn sod."

7.5.13. Plant list/planting schedule listing all proposed plant material, quantities, their common name and their botanical/scientific name, their size at the time of planting, and any special or notable distinguishing characteristics. (See the sample final Landscape Plans and Specifications attached hereto as Schedule H.)

7.5.14. Location of gas and electric meters, location of heating, ventilating and air conditioning units and pool equipment/pump or other utility-related equipment and apparatus.

7.5.15. All plants shown on the final Landscape Plans and Specifications are assumed to be scheduled for installation in the initial planting of the Lot. Any plants to be installed at a later phase (i.e. following the initial planting of the Lot) must be clearly labeled to that effect on the final Landscape Plans and Specifications and in the plant list that constitutes a part of the final Landscape Plans and Specifications.

7.5.16. The type(s) of mulch material(s) to be used and their location(s) must be clearly indicated.

7.5.17. Drainage Plan, to include, but not limited to, downspout locations, drain pipe locations, and direction of overland water flow (see Schedule I).

If any of the foregoing information or detail is not provided in the final Landscape Plans and Specifications, in whole or in part, the final Landscape Plans and Specifications may be rejected until all of the required information and detail is

included, regardless of how elaborate and extensive the actual design may be.

7.6. Upgrades to Landscaping

All additional landscaping proposed for installation following final approval and/or installation of original landscaping must be reviewed and approved by the ACC prior to installation.

7.7. Failure of the ACC to Act.

If the ACC fails to approve or disapprove any final Landscape Plans and Specifications and other submittals which conform (and which relate to Landscape Improvements which will conform) with the requirements of the Landscape Guidelines and of the Declaration or to reject them as being inadequate or unacceptable within thirty (30) business days after receipt thereof, and provided such submittal was a full and complete submittal, in accordance with the Landscape Guidelines and the Declaration, of all items that were to have been submitted to the ACC, and provided the ACC shall again fail to approve or disapprove of such final Landscape Plans and Specifications and other submittals within ten (10) days after additional written request to act on such items is delivered to the ACC following the passage of such first above-described thirty (30) business day period, it shall be conclusively presumed that the ACC has approved such conforming Landscape Plans and Specifications and other submittals, EXCEPT that the ACC has no right or power, either by action or failure to act, to waive or grant any variances relating to any mandatory requirements specified in the Declaration or any Additional Declaration for the Phase in which the Lot is located, and EXCEPT FURTHER, that the ACC shall not be deemed to have waived any of the requirements set forth in Article IX, Section 8, Section 9 or Section 10 of the Declaration or any corresponding provisions in the Guidelines. If final Landscape Plans and Specifications or other submittals are not sufficiently complete or are otherwise inadequate, the ACC may reject them as being inadequate or may approve or disapprove part, conditionally or unconditionally, and reject or approve the balance.

7.8. Lot Owner Responsibility.

Although a landscape contractor, landscape architect, or landscape designer may prepare the final Landscape Plans and Specifications for a particular Lot on behalf of the Lot Owner, it is the ultimate responsibility of the Lot Owner to review the final Landscape Plans and Specifications for completeness (consistent with the Landscape Guidelines); and it also is the ultimate responsibility of the Lot Owner to ensure the timely submission of the Landscape Plans and Specifications and related documentation to the ACC for review as contemplated herein. Additionally, each Lot Owner is responsible for making those individuals acting on behalf of such Lot Owner aware of the requirements contained herein relating to the preparation and submittal of the final Landscape Plans and Specifications.

7.9. Field Verification.

Following the approval of final Landscape Plans and Specifications for a Lot and the subsequent installation of Landscape Improvements in accordance with such approved final Landscape Plans and Specifications, the Lot Owner shall so notify the ACC in writing and the ACC shall inspect the Landscape Improvements installation for compliance with the approved final Landscape Plans and Specifications. Plant locations, plant species and plant sizes shall be consistent with those shown on the approved final Landscape Plans and Specifications. Plant sizes shall conform to the latest edition of the American Standards For Nursery Stock, published by the American Association of Nurserymen, Inc. If the Landscape Improvements, as installed, do not conform to the approved Landscape Plans and Specifications, at the sole discretion of the ACC and without limiting any other rights or remedies of the ACC or any other party under the Guidelines or under the Declaration, any assessment in the amount of the plant material deficiency will be applied until the Landscape Improvements installation is brought into conformance with the approved final Landscape Plans and Specifications.

8. PRESERVATION OF EXISTING TREES

The existing trees, at The Landing are a prized natural amenity which add value to the community in a multitude of ways. Crescent Resources, LLC has exercised care to retain as much of the existing vegetation as possible in the design of the land plan for The Landing; and it is expected that Lot Owners and home builders and contractors of the Lot Owners will continue to preserve and protect this valuable resource during the course of construction.

8.1. Applicability

8.1.1. Lake Buffer Areas - The "Lake Buffer" is defined as a 50' Minimum Setback from the full pond elevation contour on waterfront lots. All trees that are 3" in caliper and greater may not be removed unless dead or diseased (defined more specifically in Section 12 of the Lake Buffer Guidelines).

8.1.2. Building Envelopes - All areas outside the Lake Buffer Areas. Clearing may be conducted as needed for construction and agreed upon at the site inspection (defined in Section 1.6). All trees remaining after such clearing are subject to protection and preservation as outlined in this Section 8.

8.2. Owner Responsibilities.

Each Lot Owner shall be responsible for ensuring that such Lot Owner's general contractors and subcontractors adhere to the requirements of the provisions in the Guidelines (including the provisions in the Lake Buffer Guidelines) pertaining to the protection and preservation of existing trees outside of the homesite, driveway corridors, and septic areas. The individual special assessment will be used by the ACC

if, in the sole discretion of the ACC, the provisions in the Guidelines (including the provisions in the Lake Buffer Guidelines) pertaining to the protection and preservation of existing trees are not followed and result in the destruction of or severe damage to otherwise healthy and desirable existing vegetation.

The Owner's Association may employ the services of a qualified arborist and/or landscape architect (at the Lot Owner's expense as a Special Individual Assessment levied under the Declaration) to analyze the condition of existing trees and to assist the ACC in monitoring adherence to the provisions in the Guidelines pertaining to the protection and preservation of existing trees.

8.3. Tree Protection and Preservation Procedures.

It is essential that tree trunks, canopies, and root systems all be protected from heavy equipment and other harmful construction practices. Soil located from the "drip-line" of the tree to the trunk of the tree must remain undisturbed to enhance the likelihood that the tree will survive. Studies have shown that damaged root systems, especially damage to the feeder roots at the top twenty four (24) inches of the soil where a tree "breathes", are the most common cause of the fatal decline of otherwise healthy existing trees. Signs of the resulting stress often are not evident for months or sometimes years after the damage occurs, resulting in additional, often unforeseeable, costs and inconvenience to the then-current Lot Owner and to the community as a whole.

It is recommended that a qualified arborist or Landscape Architect shall be consulted by each Lot Owner or such Lot Owner's builder for an on-site evaluation of the existing trees prior to, during, and after construction. In addition, the following plan of protective measures is recommended to be followed by the Lot Owner and the Lot Owner's builder to ensure the protection of existing trees that are intended to remain on the Lot following the construction of Improvements thereon.

8.3.1. All healthy, individual existing "mature trees" (as defined in Section 1.6 and Section 12 hereof) and all groups of trees comprising a "tree save area" must be identified with blaze-orange flagging tape prior to any clearing, grading or other construction activity is commenced on the Lot.

8.3.2. Having identified the existing trees to be protected, stakes identifying the "drip-line" of such trees must be erected before any clearing, grading, or other construction activity is commenced on the Lot. Such staking must stand erect, completely enclosing the tree or trees, and must be maintained erect and in good condition until the installation of the Landscape Improvements is completed in accordance with the Landscape Guidelines. The Lot Owner is responsible for ensuring that such staking remains intact and in

good condition throughout the construction process. (See Figure 8.3.2)

8.3.3. Keep trash, construction debris, fires, chemical

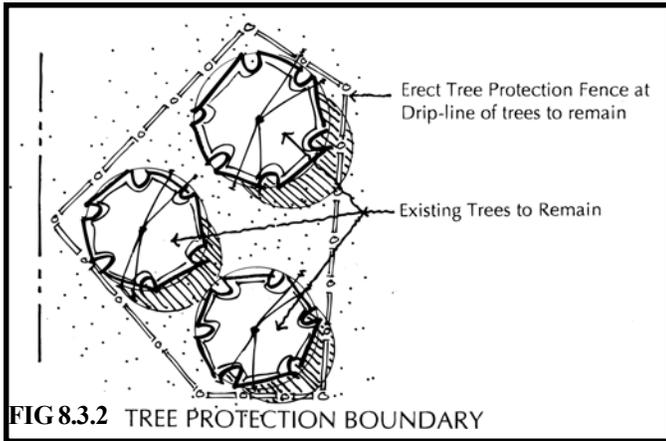


FIG 8.3.2 TREE PROTECTION BOUNDARY

liquids and stored construction materials out of the staked trees

8.3.4. Stored construction materials shall be located no closer than ten (10) feet to the tree drip-line.

8.3.5. When changes in grade are required near existing trees, erect a retaining wall or walls outside the “drip-line” of the existing trees, to preserve the existing grade around the tree. Supply supplemental water and/or deep-root fertilization, as recommended by the arborist, to ease the stress of possible root loss due to grading operations and the construction of retaining walls. (See Figure 8.3.5.)

8.3.6. In some instances, the ACC may require

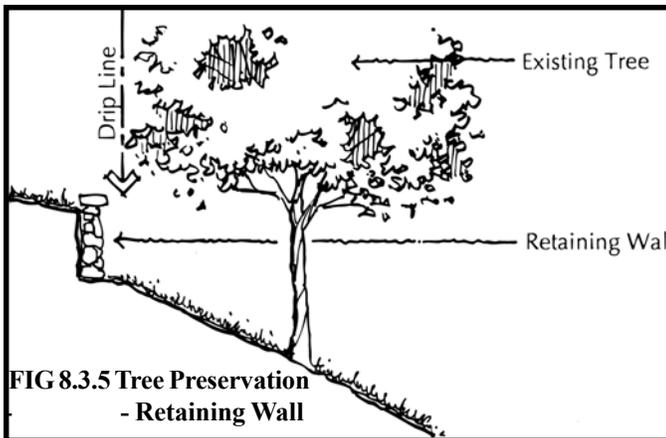


FIG 8.3.5 Tree Preservation - Retaining Wall

additional tree protection measures to ensure the preservation of especially valuable existing trees.

Please refer to the the Lake Buffer Guidelines regarding requirements and restrictions relating to tree and vegetation protection and removal within the Lake Buffer Areas.

8.4. Tree Repair Procedures

When trees are inadvertently damaged during construction, the Lot Owner shall retain a qualified arborist to make the necessary repairs. The following tree repair measures shall be taken by the arborist (as deemed appropriate by him or her) subsequent to his or her thorough inspection of the damaged area and determination as to the severity thereof.

8.4.1. Tree trunks scarred during the construction process shall be treated immediately. The scarred area must be properly cleaned. Any and all torn bark and/or ragged edges shall be cut cleanly away, and the wound shall be shaped into an ellipse where possible). (See Figure 8.4.1.)

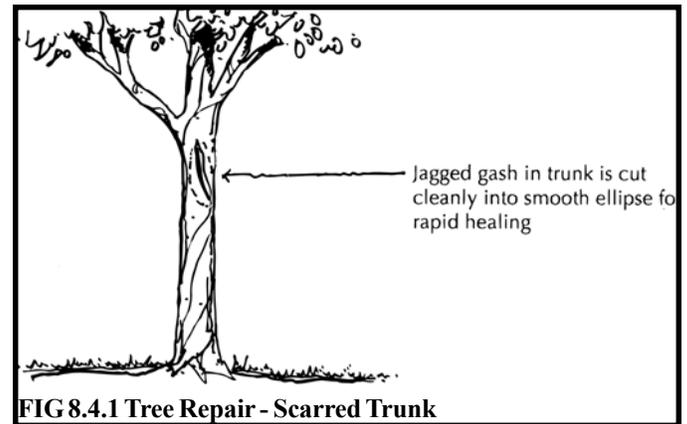


FIG 8.4.1 Tree Repair - Scarred Trunk

8.4.2. Limbs or branches damaged by construction operations shall be removed. Clean cuts with sharp pruning tools are to be made at the nearest lateral branch or flush with the trunk for major limbs. (See Figure 8.4.2.)

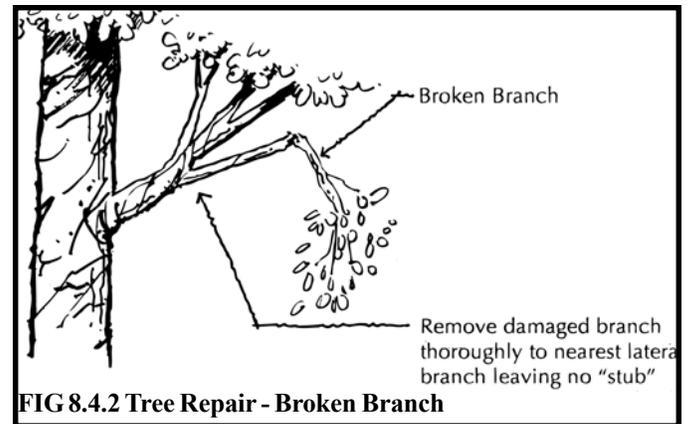


FIG 8.4.2 Tree Repair - Broken Branch

8.4.3. If, during or after construction, minor root damage is observed, reducing the crown by as much as thirty percent (30%) during the appropriate season of the year may be advisable. Crown reduction by pruning several of the small to medium-sized branches will reduce the demand on the damaged root system, thereby increasing the tree’s prospects for survival and eventual full recovery.

8.5 Tree Valuation Schedule and Reimbursement Obligations Relating to Damaged or Destroyed Trees.

With the care given to protecting and preserving existing trees as outlined above and as set forth in the Lake Buffer Guidelines, there should be little or no damage to trees during the course of construction on any Lot. However, accidents and possibly even negligence on the part of contractors and/or subcontractors will likely occur to some limited degree, resulting in the destruction of existing trees intended to remain on the Lot after the completion of construction of the Improvements thereon. The Tree Valuation Schedule, set forth in Figure 8.5.1 below, will be used to place an appropriate monetary value on any and all such existing trees severely damaged and/or destroyed within the tree preservation areas. Quantifying the value of existing trees will provide each Lot Owner with a method for calculating the proper amount of reimbursement such Lot Owner must pay to the Association upon written request as a result of the irreparable damage to, or destruction of, existing trees caused by a contractor's or subcontractor's construction operations on the Lot. The Association shall use the reimbursement amount to rehabilitate, restore and/or replace, as appropriate, the damaged or destroyed trees to the extent practicable. Any of the reimbursement amount not used for this purpose shall be retained by the Association. For purposes of the Tree Valuation Schedule, the tree's trunk diameter is measured at twelve (12) inches above existing grade level. Trunk diameters that fall between any two sizes presented in the Tree Valuation Schedule shall be assigned a value calculated proportionally.

A qualified arborist and/or landscape architect, at the Lot Owner's expense, shall evaluate the quality of the damaged or destroyed tree(s), as they would have existed

prior to their being damaged or destroyed. The Tree Valuation Schedule (Figure 8.5.1) shall be used to determine the replacement value.

8.6 Replacement of Damaged or Destroyed Trees

The Owner's Association, or the ACC as its agent, in its sole discretion, may require the planting of additional trees as a result of disturbance, damage, or destruction of existing trees on individual lots. In this instance, a re-planting plan, a separate document from the Landscape Plan, may be requested by the ACC, detailing the size, type, and location of replacement vegetation.

All vegetation planted for the purposes of replacement must be guaranteed for one year after installation. Any vegetation that is noted as dying, dead, or otherwise in poor health at the end of its first installation year will be required to be replaced. If such trees are replaced, the newly installed trees will also be subject to an additional one year guarantee requirement.

In general, replacement trees must be planted expediently once the violation has occurred and the replacement planting plan has been approved. The ACC may grant, during times of extreme weather conditions, that replacement tree planting be postponed until such time as weather conditions are optimum for planting. A formal request, in writing, must be given to the ACC once the replanting plan has been approved. The ACC will review the request in accordance with Section 9.2 of the Landscape Guidelines. If the ACC grants a postponement, failure to install the buffer mitigation trees by the agreed upon date will result in a minimum fine of the actual installed cost of the buffer mitigation trees as previously agreed upon as per

Tree Valuation Schedule			
Trunk Diameter Inches (DBH)	Cross Section Square Inches	Deciduous TreeValue	Evergreen TreeValue
2	3	\$102.72	\$89.88
4	13	\$445.12	\$389.48
6	28	\$958.72	\$838.88
8	50	\$1712.00	\$1498.00
10	79	\$2704.96	\$2366.84
12	113	\$3869.12	\$3385.48
15	177	\$6060.48	\$5302.92
20	314	\$10,751.36	\$9407.44
30	707	\$24,207.68	\$21,181.72
48	1809	\$61,940.16	\$54,197.64

This schedule is calculated using plant appraisal techniques derived from *The Guide for Plant Appraisal*, 9th Edition, published by *The Council of Tree and Landscape Appraisers* and *The International Society of Arboriculture*, in conjunction with information provided by the Southern Chapter of the International Society of Arboriculture. This schedule may be superseded by the most current, updated, information available from future editions and/or official publications.

Figure 8.5.1

the approved Buffer Mitigation Plan, assessed against such Lot (as a lien), and shall constitute a personal obligation of the applicable Lot Owner.

For trees to be placed within the Lake Buffer Areas, all trees installed as part of a buffer mitigation plan will be considered "protected" regardless of caliper size.

9. MINIMUM PLANTING REQUIREMENTS

Minimum requirements for the initial landscape improvements to be installed on each Lot within The Landing community have been devised to ensure that the high quality, visually appealing house styles and associated landscaping portray an aesthetically pleasing streetscape image. Essential to this is a unified and consistent balance between the quality of the architecture and the quality of the Landscape Improvements. A Recommended Plant List is attached hereto as Schedule G.

9.1. Minimum Initial Landscape Improvements Planting Requirements (Per Lot).

Plant Type	Non-Corner Lot Quantity	Corner Lot Quantity	Size	Minimum Dimensions & Remarks
Shade Trees	1	2	3-3.5" cal.	12' Height, Straight Trunk
Accent Trees	2	2	2-2.5" cal.	8' Height Specimen
Evergreen Trees Specimen	2	3	7-8' ht.	
Evergreen Shrubs	20	26	7 gallon	24" x24" Cont. or B&B
Small Shrubs	18	23	3 gallon	16" x16" Cont.
Ground covers Evergreen	160 SF	200 SF	Flats or 2" Pots, Shrubs	
Annual Flowers	75 SF	75 SF	Flats or 4"Pots	Full Coverage
Lawn Sod	Front Yard	Front & Side Yards	N/A	N/A
Lawn Seed	All disturbed/graded areas other than plant beds or sod.			
Mulch/Pine Straw	All plant beds and natural areas.			

(Note: "B&B" means "Ball and Burlap," "cal." means "caliper" and "Cont." means "Container.")

Note: Additional plant material is required above these established minimums. Refer to Section 10 for additional requirements.

9.2. Postponement of Planting.

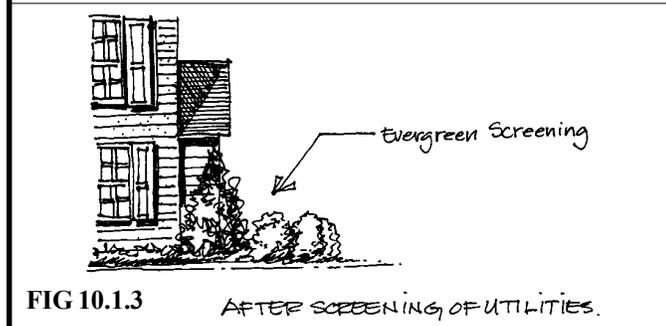
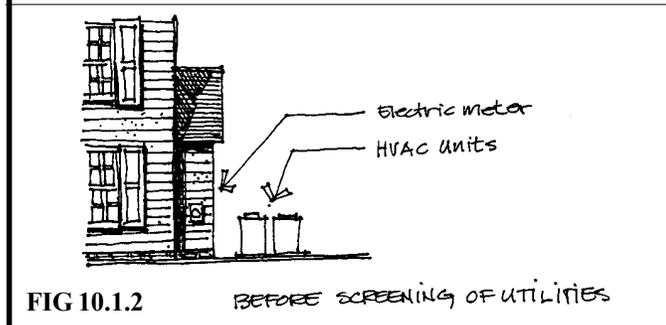
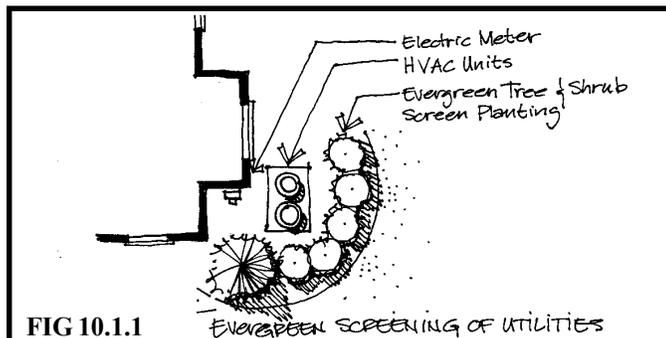
Under circumstances of extreme weather conditions, the ACC may, in its sole discretion, grant a Lot Owner a postponement of the initial Landscape Improvements planting. The request for such a postponement must appear in writing on the final Landscape Plans and Specifications as submitted to the ACC for review. Generally, postponements of the initial Landscape Improvements planting will be considered only for the hotter summer months between mid-June and mid-September and for prolonged periods of below-freezing weather forecasted during the winter months. Such a postponement, when granted by the ACC, in no way releases the Lot Owner from the obligation to install the initial Landscape Improvements pursuant to the approved final Landscape Improvements Plans and Specifications at the earliest time that weather permits and in all events not later than the timetable set forth in the ACC's written postponement.

10. LANDSCAPE DESIGN GUIDELINES — REQUIRED PRACTICES

The following guidelines shall be followed by all Lot Owners and the builders, contractors, subcontractors, and architects of the Lot Owners when planning for and installing Landscape Improvements on Lots within The Landing. These guidelines contain specific required practices and techniques for creating an aesthetically pleasing landscape.

10.1. Screening of HVAC Units, Utility Meters, Utility Transformers, Outside Refuse Containers, Etc.

All heating, ventilating, and air conditioning units, utility meters, electric utility transformer boxes, swimming pool pump equipment, permitted satellite or microwave dishes and similar equipment, apparatus and fixtures on each Lot, including all refuse containers stored outdoors, must be screened from view from streets and from the Lake and from neighboring Lots. Plants used as screening should be maintained by the Lot Owner so that the equipment, apparatus or fixture being screened is accessible (wherever possible) by service personnel and/or meter readers. Plant materials for this purpose shall be installed using seven (7) gallon sizes, evergreen only. Recommended plant types include Otto Luykens Laurel, Schipka Laurel, Dwarf Burford Holly, Compacta Holly, Variegated Ligustrum, Wax Myrtle, and



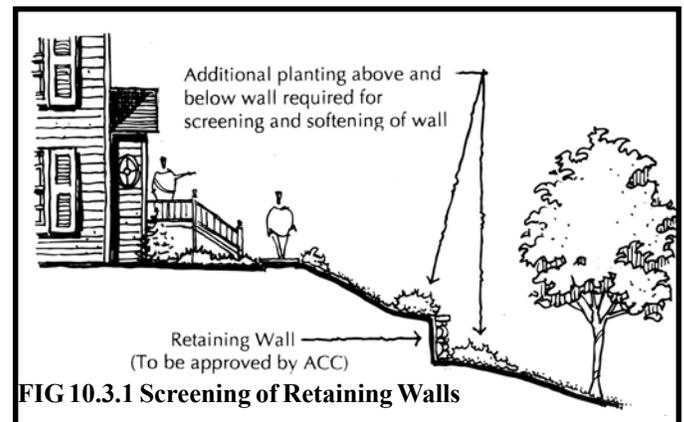
Fortunes Osthmanthus, although this is not intended as an exclusive listing. (See Figures 10.1.1., 10.1.2., 10.1.3.)

10.2. Driveway Location.

As set forth in Section 2.3 in the Architectural and Design Guidelines, driveways shall not be located closer than two (2) feet to the side Lot boundary line.

10.3. Retaining Walls.

All retaining walls must be approved by the ACC prior to construction, and the material, location, and height of all retaining walls must be clearly labeled on the final Building Plans and Specifications. Where retaining walls are located on a Lot in an area that is visible from a street, additional plant material, over and above the minimum initial Landscape Improvements planting requirements herein, will be required to screen, or otherwise “soften” the retaining wall from view at the street. Additionally, it is recommended that retaining walls that are visible from neighboring Lots and the Lake be screened and/or “softened” with plant material. Additional plant screening material required to be installed pursuant to this Section 10.3 must be installed at the same time the minimum initial Landscape Improvements are installed hereunder. (See Figure 10.3.1.)



10.4. Lawn Ornaments/Bric-a-Brac.

All lawn ornaments (i.e. flagpoles) and bric-a-brac constitute Landscape Improvements and therefore are subject to review and approval by the ACC (see Schedule N). Without limiting the generality of the foregoing, no such landscape elements will be permitted in the front yard of any Lot without the prior written approval of the ACC. If, in the sole discretion of the ACC, such landscape elements are incompatible with the objectives of the Guidelines, they must be removed or relocated by the responsible Lot Owner, as specified by the ACC, within ten (10) days from the date of written notification to the Lot Owner.

10.5. Mulch Materials.

Annual flower beds and perennial flower beds shall receive one (1) to two (2) inches of small/fine pine bark mulch. All

planting beds and natural areas require a cover of two (2) to three (3) inches of mulch. Acceptable mulch materials for covering planting beds and natural areas include pine straw, pine bark nuggets, shredded hardwood mulch. Consistent use of the same mulch material for any given Lot is required. Each Lot Owner shall be responsible for replacing and maintaining mulch material on such Owner's Lot from time to time consistent with the requirements of this Section 10.5.

10.6. Walkway Layout.

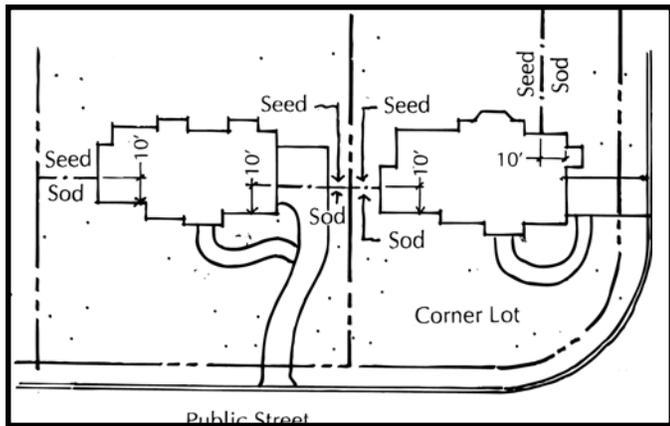
Walkways from the driveway to the front door or porch of the house shall be designed with smooth, flowing curves (where possible), rather than rigid straight lines. Walkways shall be at least three (3) feet wide. For walkways through the Lake Buffer Areas, see Section 13.4.

10.7. Elevated Deck and Patio Foundation Planting.

Decks and patios that are elevated above ground level shall be landscaped around their perimeters with appropriately sized plant material to screen the view of the space underneath the structure. It is especially important to screen those portions which are visible from the public street (i.e. especially on corner lots with elevated rear decks).

10.8. Lawn Sod Location

As set forth above, lawn sod must be installed on (i) all front yards and (ii) side yards which have frontage on a public street. Front yard sod shall extend ten (10) feet from the front elevation of the house toward the back of the house.



11. LANDSCAPE DESIGN GUIDELINES - RECOMMENDED PRACTICES

The following guidelines are recommended to be followed by all Lot Owners and the builders, contractors, subcontractors, and architects of the Lot Owners when planning for and installing Landscape Improvements on Lots within The Landing. These guidelines contain specific recommended practices and techniques for creating an aesthetically pleasing landscape.

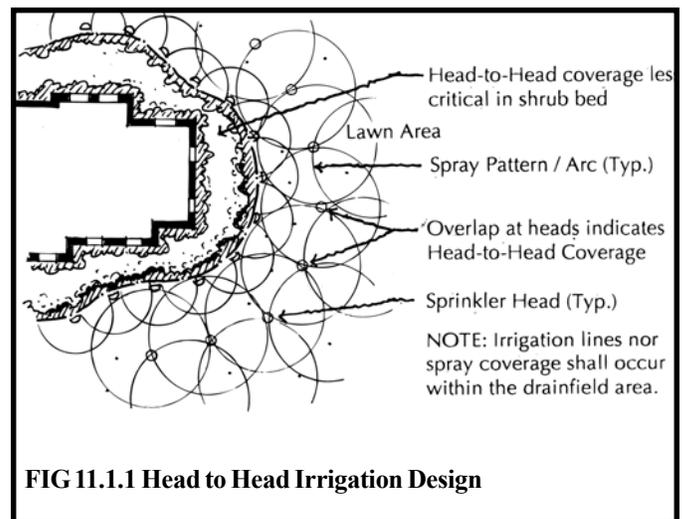
11.1. Automatic Irrigation Systems.

Automatic irrigation systems are highly recommended. Besides the obvious advantage of convenience, automatic irrigation systems, when designed, installed and operated properly, should provide plant and lawn sod Landscape Improvements with the consistent waterings they require to thrive. Landscape Improvements that are installed between mid-March and mid-September likely will be subjected to periods of intense heat and periods of low precipitation. Automatic irrigation systems are especially beneficial during such periods to help ensure a consistent amount, frequency and duration of watering.

When designing an automatic irrigation system it is recommended that lawn areas and shrub beds be placed on separate zones since the watering requirements for the two differ substantially. Also, the automatic irrigation system plan shall provide complete coverage, or "head-to-head" coverage, of all lawn areas. Without "head-to-head" coverage, lawn areas that are not covered will become brown or will suffer "brown-out." Often this phenomenon occurs in the area immediately surrounding the irrigation system heads, where little water actually falls on the ground. Another consideration is whether or not to meter the automatic irrigation system separately from the house water system. Separate water meters can be purchased at an additional cost from governmental authority having jurisdiction over the municipal water supply. In the event a Lot Owner elects to install an automatic irrigation system on such Owner's Lot, the automatic irrigation system shall be designed and operated so that water from the system remains on the Lot being irrigated without overspraying onto adjacent Lots. (See Figure 11.1.1.)

11.2. Landscape Lighting Systems.

Subject to the restrictions in Section 4.14 in the Architectural and Design Guidelines, landscape lighting systems are encouraged, although approval of landscape lighting systems may be granted or denied by the ACC in its sole discretion. Landscape lighting systems shall be



designed, installed and operated to enhance the architecture of the house and the Landscape Improvements on the Lot in a tasteful and subtle manner. Overlighting the house and/or landscaping shall be avoided. Landscape Lighting shall be confined to the Owner's lot only, and no direct illumination from such landscape lighting shall encroach onto any other Lot, the Waterfront, or any other location beyond the boundaries of such Owner's Lot. In general, only low voltage landscape lighting will be considered.

11.3. Foundation Planting.

When designing foundation plantings, several important factors must be considered. Select shrubs that will not overgrow the location at maturity (i.e. covering windows). Select evergreen shrubs to be planted adjacent to the house foundation to provide an aesthetically pleasing appearance during all seasons, rather than deciduous plants (which shed their leaves in the winter months). Select plant types and varieties that require moderate to low maintenance and pruning. Locate foundation shrubs on either side of windows instead of directly under windows; this allows the shrubs more vertical growing room without blocking the window. Locate foundation plants far enough from the foundation of the house to allow ease of maintenance access to the house (e.g., with a ladder or to paint the wall directly behind the shrubbery). Foundation plants shall be layered from front to back, with taller plants (evergreen) at the back and successively lower plants in the front. (see Figure 11.3.1.)

11.4. Corner Lots.

With regard to Landscape Improvements, corner Lots shall treat both facades or elevations of the house which face the streets with equal care and consideration. Both facades or elevations are "public" sides of the house to the degree that both elevations front on a public street. Care and consideration shall be given to selecting plant material that will lend privacy to the rear yard by grouping evergreen trees

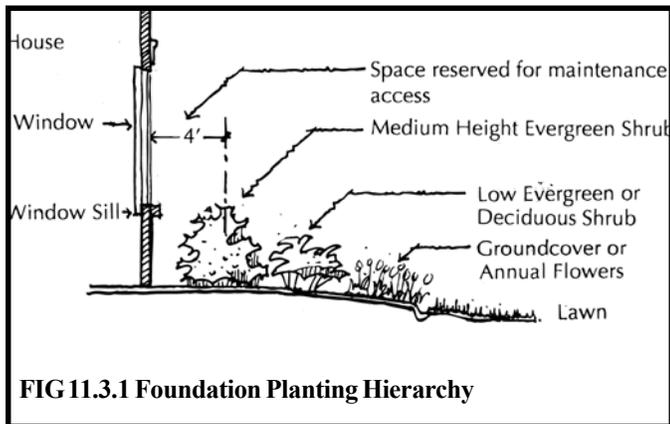


FIG 11.3.1 Foundation Planting Hierarchy

and/or shrubs near the side right-of-way line. (See Figure 11.4.1.)

11.5. Plants as Enframing Devices.

Trees and shrubs can and shall be utilized to enframe a view of the house (e.g., the front elevation). For instance, street trees located near the Lot boundary line at the street are best located near the side Lot boundary lines to create visual parameters through which to view the front of the house.

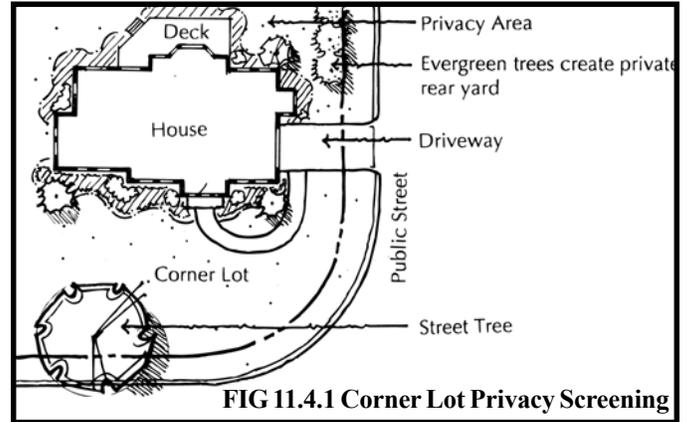


FIG 11.4.1 Corner Lot Privacy Screening

This idea is further illustrated by locating evergreen trees (e.g., Nellie R. Stevens Hollies) at the front corners of the house to enframe the house with a plant material during all seasons of the year. (See Figure 11.5.1.)

11.6. Planting Bed Layout.

Planting beds containing plant materials such as trees, shrubs, ground covers, and annual flowers shall be designed and constructed with smooth, flowing curves (wherever possible). The curves shall be broad enough to allow ease of maneuvering lawn mowing equipment along the edges of the

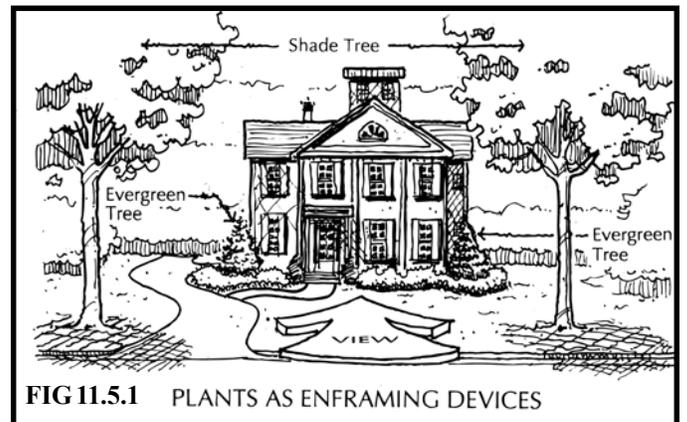


FIG 11.5.1 PLANTS AS ENFRAMING DEVICES

planting beds. Consideration also should be given to the type of lawn mowing equipment that will be used (i.e. riding lawn mower or push-type lawn mower) and its minimum turning radius. (See Figure 11.6.1.)

11.7. Landscape and Architecture Compatibility.

The landscape design for each Lot should enhance the architectural style of the residence on such Lot. Different architectural styles call for different landscape styles. Lot Owners are urged to hire an experienced, qualified landscape

architect or landscape designer to assist in achieving such compatibility.

LAKE BUFFER GUIDELINES

12. LAKE BUFFER REQUIREMENTS

12.1. Introduction

In order to ensure the natural beauty and the recreational benefits of the Lake and to help preserve the quality of water in the Lake, the ACC has prepared the following Lake Buffer Guidelines for The Landing:

The Lake Buffer Guidelines provide for a "Lake Buffer" which is a 50-foot minimum distance setback from the full pond contour elevation along the entire shoreline of the Lake, within the boundaries of The Landing as noted on the final plat. The area within the Lake Buffer compose the "Lake Buffer Areas."

Compliance with the ACC Guidelines does not constitute compliance with or approval of any other governmental or regulatory agency's rules, laws, ordinances or provisions. It shall be each Lot Owner's responsibility to ensure compliance with any applicable parties or organizations and their rules, laws, ordinances or provisions.

Thus, if your Lot in The Landing abuts the Lake or backs up to one of the streams or creeks with the wetland delineation running through The Landing, there is a "buffer" established on it. There are no Perennial Streams within The Landing property. The intent of the buffers is to implement land use restrictions, which preserve the Lake Buffers Areas in a "vegetative" state. The buffers are depicted on the recorded plat(s) for The Landing. Any construction (or modification of the surrounding environment) by individual homeowners near, or in, the Lake Buffer Areas must be reviewed and approved by the York County zoning director (or its successors or assigns) in accordance with the Lake Buffer Guidelines before commencing with any such activity. Mature trees within the Lake Buffer Areas may not be removed unless dead or diseased. Mature trees are defined, within the Lake Buffer Areas, as any trees 3" in caliper and over.

Any construction (or modification of the surrounding environment) by individual homeowners near, or in, the Lake Buffer Areas must be reviewed and approved by the ACC in accordance with the Lake Buffer Guidelines before commencing any such activity. Prior to approval by ACC, the contractor designated to perform the work must be approved by ACC and have gone through training by ACC. Lists of such approved contractors are on file at the The Landing ACC office.

Although the lots in The Landing are situated to create a relatively low density development, the construction of new streets and homes increases the rate of storm water "run-off" from rainfall. Crescent Resources, LLC, through its planning and engineering consultants, has developed and received approval for a two stage plan of stormwater management for The Landing (i.e. during

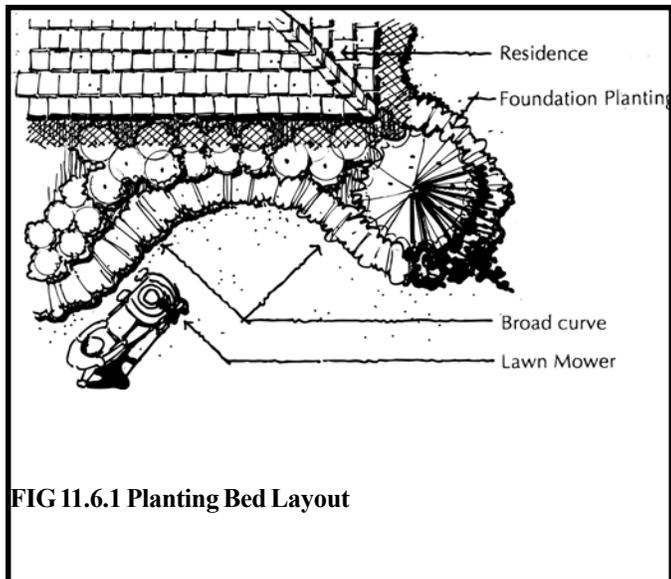


FIG 11.6.1 Planting Bed Layout

11.8. Fish Ponds and Fountains

Fish ponds and fountains are permitted to be installed on Lots, subject to ACC prior written approval (see Schedule N attached hereto). Professional design and installation services are highly recommended for such amenities.

11.9. Yards and Visual Importance

Any area of a Lot that is visible from a public street takes on a "semi-public" character in that the visual quality of that portion of the Lot contributes to the overall quality and character of the community at large. It is incumbent upon all Lot Owners, therefore, to landscape and maintain all such "semi-public" areas of their Lots with utmost care and consideration. Corner Lots effectively have two such "semi-public" yards due to the fact that such Lots front on two public streets.

In contrast, rear yards tend to be the private domain of the Lot Owner, allowing somewhat more flexibility in the uses of the rear yard space. However, it is the hope of the ACC and Crescent Resources, LLC that equal care and attention will be given to the landscaping and maintenance of these areas. Additionally, rear yards become more "semi-public" where they front on Common Areas, common recreation facilities or the Lake; and rear yards in these locations should always be well-maintained and adequately landscaped as "semi-public" areas.

construction and after construction). During construction, storm water "run-off" creates the potential for erosion and sedimentation. This potential impact on the streams and the Lake exists during the development of the streets and utility systems and continues until the last home within The Landing is completed. Erosion control devices have been installed as part of The Landing development and will remain present until contributory areas are stabilized (as contained herein). Such erosion control devices include silt ponds which have been installed by Crescent Resources, LLC, at the outlets for storm water drainage. These silt ponds will be maintained by Crescent Resources, LLC until such time as they are removed. While the silt ponds are in operation, Crescent Resources, LLC may remove silt from said ponds as is needed to insure their effective performance. No Owner shall disturb or interfere with the operation of the silt ponds as is needed to insure their effective performance. No Owner shall disturb or interfere with the operation of the silt ponds or any other erosion control device installed by Crescent Resources, LLC.

As construction progresses, the stormwater management plan changes. At this time, stormwater passes from the street curb inlet system to the underground storm drainage network. At the outlets of this underground drainage system, the concentrated flow leaving the drainage pipe is slowed down through energy dissipation, and dispersed to create a sheet flow through the Lake Buffer Areas. These outlets are located within easements over the Lots and must be protected.

12.2. General Requirements

- 1.) Openings to provide access to the Lake are limited and subject to approval from York County and the ACC. Materials are subject to ACC approval.
- 2.) Erosion control devices are to be installed upstream out of the Lake Buffer Areas.
- 3.) Shoreline Stabilization is allowed as long as no disturbance to the Lake Buffer occurs, and ACC approval has been obtained, as well as all approvals from any and all applicable governmental and regulatory agencies. (see Schedule M).
- 4.) The following may be permitted once ACC approval has been granted:
 - Removal of Dead or Diseased Trees
 - Removal of Poisonous Plants
 - Selective Clearing of Underbrush
 - Planting of Shrubs and Groundcover

12.3. Lake Buffer Prohibitions and Restrictions

- 1.) No grass or lawn areas will be permitted within the Lake Buffer Areas.

- 2.) Impervious structures such as driveways, boathouses, and other impervious improvements are prohibited.
- 3.) Removal of natural leaf fall from within the Lake Buffer Areas is not encouraged.
- 4.) No trees 3 inches in caliper and larger are to be removed, unless dead or diseased.

12.4. Lake Buffer Guideline Vegetation Requirements

- 1.) Tree pruning within the Lake Buffer Areas is allowed by removing only lateral links from the lower fifty percent of the tree's height. Topping is not allowed.
- 2.) Planting of additional trees, shrubs, groundcovers and perennials within the Lake Buffer Areas may be approved if done with minimal disturbance to root systems of existing trees. In general, only native type vegetation is permitted.

13. SHORELINE MANAGEMENT

13.1. General.

The design, color, location, dimensions and materials of docks, piers, boatslips, mooring posts, seawalls, and any other structure or improvement constructed adjacent to or appurtenant to a Waterfront Lot or otherwise within the boundary of Lake Wylie must be approved in advance in writing by the ACC. It is the Owner's sole responsibility to obtain all permits or approvals required from Duke Energy Corporation and/or other applicable agencies.

Generally, any waterfront improvement should have a low profile and open design to minimize obstruction of neighbors' views. Enclosed or two-level docks and enclosed or two-level boathouses will not be allowed. To limit the visual intrusion of the built environment on the Lake, individual docks, piers, and/or boatslips will be allowed to have only one (1) roof structure.

13.2. Docks, Piers, and Boatslips

ACC Approval and the Construction Escrow Deposit is required prior to the installation of an individual dock, pier, or boatslip within The Landing community (see Schedule L attached hereto). Docks, piers, and boatslips, must be located within the recorded pier zone and constructed so as to minimize grading and clearing of vegetation at or near waterfront areas. The point of access of a dock, pier or boatslip and any site disturbance or clearing associated with its placement or construction must be submitted to the ACC for approval. A certified copy of a survey showing the as-built dock/pier location must be submitted prior to release of Escrow Deposit.

Docks, piers, and boatslips must be constructed of new

materials, and must be compatible in style with other Improvements on the Lot (See Schedule J).

Materials

- 1) Treated Lumber: Wood decking and handrails to be no less than Grade 1 .40 treated pine. Wooden structural components such as joist and girders shall be of no less than grade 2 .40 treated pine.
- 2) Steel: Any steel components in a marine environment shall be adequately protected against corrosion and chemical breakdown. Hot-dipped galvanizing is the most common and effective method in freshwater.
- 3) Aluminum: Construction shall be of adequate strength as to support implied dead and live loads.
- 4) Vinyl: Vinyl structural components shall be of adequate strength to support implied dead and live loads. Joist spacing shall be tight enough as not to allow for decking to sag. Alternative materials are to be approved structurally and aesthetically.
- 5) Flotation: All flotation material shall be approved by Duke Energy Lake Management. Encapsulated PolyStyrene is the most commonly accepted flotation material.
- 6) Piles: Wood piles should be of no less than .60 treated pine. Steel piles should be protected against corrosion. Painted with an epoxy or hot-dipped galvanizing are the most common methods. If steel piles are to be used, they are required to be telescopic in type.
- 7) Hardware and Miscellaneous: All nails, bolts, screws, hangers, brackets and miscellaneous hardware items shall be hot-dipped or galvanized.
- 8) Vertical Elements: Vertical members are required to be made of treated lumber. No vinyl or plastic members are permitted
- 9) Handrails: Treated Lumber, Metal, or Vinyl type materials are permitted, as long as they conform to the style and type of the dock improvements utilized throughout. Marine style rope may also be considered.
- 10) Roofs: Shingle as well as metal roofs are permitted. Each individual dock or pier will be limited to one (1) roof structure.

13.3. Shoreline Stabilization

ACC Approval and the Construction Escrow Deposit is required prior to the installation of shoreline stabilization within The Landing community (see Schedule M attached hereto). Shoreline Stabilization should be located and constructed so that no grading and clearing of vegetation occurs at or near waterfront areas. Methods of stabilization will be limited to riprap, seawalls, and or planting of "emergent" grasses which will grow in fluctuating water levels.

All methods must be approved by Duke Power Lake Management.

For waterfront Lots, shoreline stabilization is restricted to a number of uniform, low visual impact improvements. The following improvements will be allowed:

1. Biological Methods of Stabilization - Low (1' - 3' in height) herbaceous plant species that can accept dry conditions and/or shallow water depths.

Individual plant types are subject to approval from Duke Power Lake Management. Once approved, these plants can be placed in combination with netting, grids or any of a variety of other geo-binders to provide additional stabilization of the shore.

2. Rip Rap - Rip Rap should be placed in two (2) or a maximum of three (3) layers generally more than 14" deep total with fabric between soil and rock but not upland beyond the 572' contour.

3. Seawalls - "Keystone" or "Allen Block" type walls may be installed but not upland beyond the 572' contour. Additional material will be considered on a case by case basis.

All forms of shoreline stabilization must be constructed of new materials, and must be compatible in style with other Improvements on the Lot.

13.4. Walkways

ACC Approval is required prior to the installation of walkways through the Lake Buffer Areas within The Landing community (see Schedule N attached hereto). Walkways should be located and constructed so as to not disturb existing mature trees.

Common Boatslip Paths and other common areas with paths through the Lake Buffer Areas may be installed by Crescent Resources, LLC using impervious materials, that are generally not permitted on individual lots, to support increased foot traffic associated with the use of such common areas.

14. HOMEOWNER RESPONSIBILITIES

14.1. General

The Landing, as a unique, wooded, lake front community, gains its intrinsic value from the Lake Buffer Areas. The Lake Buffer Areas are to be preserved by the homeowner in accordance with the Lake Buffer Guidelines. This does not mean that these areas cannot be entered or modified, but activities are limited and subject to review and approval.

14.2. Additional Permissible and Impermissible Activities

Recreation - The natural habitat preserved in the Lake Buffer Areas is an amenity for the homeowner and can be used for walks, nature study, and limited children's play. These areas should be shown considerate respect by limiting children's impact and not allowing play areas to cause erosion or structures (such as playhouses) to create impervious cover. Repeated, intense use could lead to denuded areas and subsequent erosion problems.

Disposal - Disposal of spent oil, chemicals (household cleaners, paint thinner, etc.), or other solids or liquids with the potential for damage into the storm drainage system or on the ground near the Lake Buffer Areas is prohibited.

Construction of Boat Piers must be permitted by Duke Power Company, and any part of the pier or access thereto which is located over the Lake Buffer Areas must be reviewed by the ACC. In addition to the specific regulations, the homeowner is encouraged to avoid the excessive use of fertilizers, pesticides or herbicides and to avoid land disturbing activities immediately adjacent to the Lake Buffer Areas.

CONSTRUCTION RULES

1). Applicability. These construction rules (collectively the "Construction Rules") shall apply to all Lot Owners and their builders, and any reference herein to an Owner shall also apply to the Owner's builder and subcontractors. All Owners shall abide by the Construction Rules and such other rules as the Board and/or the ACC may establish from time to time.

2). Construction Hours and Noise. All construction activities must be conducted and all deliveries must be made from 7:00 a.m. until 8:00 p.m. Monday through Saturday; provided, however, no construction activities shall be conducted and no deliveries shall be made on July 4, Labor Day, Thanksgiving Day, Christmas Day or New Years Day. Additionally, construction activities are permitted on Sundays, but such activities shall be performed in a manner as to be considered "low impact" by the ACC in its sole discretion; excessive noise and the use of heavy equipment shall be prohibited on Sundays. No loud radios or distracting noise (other than normal construction noise) will be allowed within the community during construction. This is distracting to Lot Owners. Normal radio levels are acceptable within the interior of fully enclosed homes. Radio and stereo speakers shall not be mounted on vehicles or outside of homes under construction.

3). Rubbish and Debris. In order to maintain a neat and orderly appearance at all times throughout The Landing, the following rubbish and debris rules must be strictly followed:

(a) Exterior Construction Debris. With regard to all construction debris located on a Lot outside the walls of a residence that is under construction, the following rules shall apply:

(1) At the end of each day on which work occurs on the Lot, all lightweight, blowable construction debris, such as roofing paper, insulation bags, foam sheathing, polyethylene, etc. must be placed in a silt fence pen or other approved containment device on the Lot; and

(2) At the end of the day on each Friday, all non-blowable construction debris, such as wood scraps, shingles, brickbands, drywall, bricks and masonry blocks, must be gathered into neat piles.

(3) During the last three (3) days of every month, all debris must be taken off the Lot and out of The Landing, leaving the pens and the Lot free of all debris.

(b) No Burning or Burial. Burning or burial of construction debris or vegetation is prohibited.

4). Street Cleaning. Crescent Resources, LLC shall have the right, without notice, to clean up any significant amount of dirt, gravel, cement, etc., left on any street if the same is not immediately removed by the responsible Owner, to charge the cost of such clean up to the responsible Owner and to receive reimbursement for the expense of such clean up from the responsible Owner.

5). Silt Fences. Silt fences and/or other devices for sedimentation control shall be installed where necessary or as directed by the ACC, and as shown on the approved erosion control plan.

6). Material Storage. No construction materials, equipment or debris of any kind may be stored on any street, curb, sidewalk or area between streets and sidewalks, on any adjacent Lots or otherwise than in the locations approved by the ACC.

7). Trailers. No construction office trailers may be placed, erected or allowed to remain on any Lot or in any other area in The Landing, except as approved in writing by the ACC.

8). Construction Access. During the time a residence or other Improvements are being built, all construction access shall be confined to the approved driveway for the Lot, unless the ACC approves an alternate access way.

9). Gravel Drives. Prior to the commencement of construction on a Lot, the Owner of such Lot or such Owner's contractor shall provide at the approved driveway location a gravel drive from the paved street toward the house under construction, for a distance approved by the ACC.

10). Parking. All vehicles must be parked so as not to impede traffic or damage vegetation. No vehicles (trucks, vans, cars, trailers, construction equipment, etc.) may be left parked on any streets within The Landing overnight. Construction vehicles may be left on the gravel drive of a Lot overnight

only if additional use of the vehicle will be made within the following three (3) days. Subcontractors are to be instructed to park on the street adjacent to the Lot or on the gravel drive, not in common areas or within the right-of-way.

11). Miscellaneous Practices. The following practices are prohibited at The Landing:

- (a) Changing oil of any vehicle or equipment;
- (b) Allowing concrete suppliers and contractors to clean their equipment other than within the clearing areas (approved by the ACC) for a Lot;
- (c) Careless disposition of cigarettes and other flammable material; and
- (d) Operators of vehicles are required to use due care to ensure that they do not spill any damaging materials while within The Landing. If spillage does occur, it is the responsibility of the operator of the vehicle to properly clean up the spill. Any such clean up operations completed by The Landing's personnel will be charged to the responsible party. Any spills must be reported to the ACC and Crescent Resources, LLC in writing as soon as possible.

12). Pets. Builder and contractor personnel may not bring pets into The Landing.

13). Common Areas. Except with the prior written permission of the ACC, builder and contractor personnel are not allowed in the Common Areas, and no construction access will be allowed across the Common Areas.

14). Accidents. Crescent Resources, LLC and the ACC shall be notified immediately of any accidents, injuries or other emergency occurrences (or such location as otherwise approved by the ACC).

15). Portable Chemical Toilets. An enclosed and regularly serviced portable chemical toilet must be provided at each residence under construction, and must be located in as inconspicuous a location as possible.

16). Vehicular Traffic and Speed Limits. All vehicles must travel at a safe operable speed through an inhabited neighborhood.

17). Signs. Building permits are the only sign or documentation that may be posted at a residence or on a Lot during construction. Business signs or other forms of advertisement are not permitted. Building permits are to be attached to a post in a manner protected from the elements; and in no event may building permits or any other signage or documentation be attached to trees.

18). Property Damage. Any damage to streets and curbs, drainage inlets, water meters or boxes, street lights, street markers, mailboxes, walls, fences, etc. may be repaired by

Crescent Resources, LLC and the cost of such repairs will be billed to the responsible Owner. If not paid promptly, the repair cost will be assessed as a special individual assessment. If any telephone, cable TV, electrical, water or other utility lines are cut, it is the responsible party's obligation to report such an accident within thirty (30) minutes to the appropriate utility company.

19). General Builder Responsibilities. Builders are encouraged to maintain strict control over subcontractors to minimize soil and mud build-up in streets. Builders are advised to educate employees and subcontractors as to the location of the Lake Buffer Areas, the restrictions applicable to the Lake Buffer Areas and the ramifications for violation of the Lake Buffer Guidelines (i.e., fines). Planning the home constructions with the erosion control measures and the Lake Buffer Guidelines specifically in mind will be crucial to the success of each builder in The Landing. Where the Builder desires to modify the vegetation in the Lake Buffer Area or construct pathways or shoreline stabilization in the Lake Buffer Area, a Lake Buffer plan must be first submitted to the ACC for approval prior to construction. In addition to protecting the Lake Buffer Areas and controlling erosion, builders are encouraged to develop Lot plans which preserve natural wooded areas wherever possible and which minimize Lot grading and disturbance. Alignment of utilities and access should be planned to minimize the cutting of mature trees.

Builders are encouraged to be guardians against:

- Excessive trash build-up and/or disposal on the project either on Lots or in Common Areas;
- Changing of oil, maintenance of equipment, or disposal of chemicals or paints resulting in spills on the Lots or into the storm drainage system for The Landing;
- Use of excessive amounts of fertilizer or herbicides on seeded areas;
- Destruction or modification of any part of the permanent storm drainage system for The Landing;
- Unpermitted shoreline modification;
- Unauthorized disturbance of any Lake Buffer Areas.
- Improper use of, or disregard for, septic drainfield areas.