

NORTHERN TERRACE HOMEOWNERS ASSOCIATION

Architectural Guidelines

Final approval must come from the Providence Master Association Design Review Committee ("DRC").

The Board of Directors (the "Board") of Northern Terrace Homeowners Association (the "Association") is responsible for conducting, managing, and controlling the affairs and business of the Association. In accordance with those responsibilities and pursuant to the powers and duties under Article 6, Section 6.2 (C) of the CC&Rs, the Board may adopt reasonable policies and procedures governing, among other things, the management of the Association. Based on the foregoing, the following procedures for handling violations by homeowners (the "Owner") is hereby adopted ("Procedures").

The Board of Directors, on behalf of the Association, has developed and adopted Architectural Guidelines and Procedures and an Architectural Application, as provided in the CC&R's, to assist property owners in the architectural review process.

Prior to the commencement of work to construct or alter exterior improvements within the lots in the Northern Terrace, property owners must submit an Architectural Application to the ARC, or its designated representative, for review and approval by the ARC. The Architectural Application must be accompanied by two copies of plans and specifications and a Neighbor Awareness form (if the proposed improvements will impact adjacent neighbors). The ARC will evaluate plans and specifications and will consider the neighbors' comments and/or concerns. The authority to approve or disapprove the improvement request is solely the responsibility of the ARC.

A copy of the Architectural Application is attached. Additional forms may be obtained from the Association's property management company.

Failure to submit completed plans to the ARC for review and approval prior to beginning construction, or failure to complete improvements according to the approved plans and in compliance with governing codes are violations of the CC&R's. Construction or installation of improvements may not commence until the ARC has granted written approval. The installation or construction of improvements that have not been approved is a violation of the CC&R's and subject to action by the Board of Directors.

1.1 Purpose

The intent of the Northern Terrace Homeowners Association ("Association") Design Guidelines is to maintain visually appealing living environment while encouraging design creativity within a consistent framework in order to preserve Community property values. The standards established for design, style, materials, colors, and location of site improvements, landscaping, and signage are intended to accomplish this purpose. The process for reviewing proposed improvements ensures that all projects are developed with the consistency and quality that will maintain this common goal.

These Design Guidelines govern all property within the community of Northern Terrace and shall not apply to initial construction of improvements by the Declarant.

Note: These Design Guidelines are separate from those adopted by the Providence Master Association ("Master Association"). Any conflict the Master Association shall prevail.

1.2 Standards of Review

The standards and procedures set forth in these Design Guidelines are intended as a mechanism for maintaining and enhancing the overall architectural aesthetics. The Association shall not bear any responsibility for ensuring (a) structural integrity or soundness of approved construction or modifications; (b) compliance with building codes and other governmental requirements; (c) conformity of quality, value, size, or design with other improvements in the community; or (d) the continued quality of appearance of improvements over time.

In order to maintain the ambiance and quality of the Common Element special attention and care shall be paid to improvements on all Lots and Dwellings adjacent to the Common Elements. Such improvements may be held to stricter standards of review.

1.3 Amendment of Guidelines

These Design Guidelines may be changed and amended to serve the needs of an evolving community pursuant to the procedures set forth in the Association's Covenants, Conditions & Restrictions ("CC&R's"). Such amendments to the Design Guidelines shall be disseminated to Owners thirty (30) days prior to implementation as required by state law.

1.4 Authority of Architectural Review Committee ("ARC")

The Association's Board of Directors has authority to appoint a three (3) member committee consisting of volunteers to review, approve, deny or request additional information to ensure compliance with these Design Guidelines.

Note: Owners are responsible for complying with all standards and procedures in these Designs Guidelines, the CC&Rs and other governing documents.

SECTION 2: REVIEW PROCEDURES

2.1 Review of Improvements

An application for review of a proposed improvement shall be submitted to the Association by the Owner. All forms of the application shall be completed in their entirety and signed by the Owner or agent of the Owner and, as set forth below. If applicable, within one hundred eighty (180) days of close of escrow or issuance of certification of occupancy, all rear yard of Lots must be installed after review and approval by the ARC.

Unless otherwise stated in these Design Guidelines "improvement" shall include, but not limited to, any modification, alteration, addition, planting, removal, painting, staking, clearing, excavation, grading, or other site work, shall be installed and/or take place to the exterior of structure or landscape without first receiving the prior written approval of the Association's Board of Directors or ARC and Master Association.

Note: The Association will only accept for review Northern Terrace applications. Any forms required by the Master Association will be completed pursuant to their specifications and submitted directly to them for review and approval/denial.

2.2 Review Fee

Owners will be responsible for all fees charged by licensed architect or landscape professional to review proposed complex improvement plans as deemed necessary by the Association.

2.3 Plans to be Reviewed

Plans and specifications shall include any or all of the following, as deemed applicable to the nature of the request: site plans (showing location of existing dwelling and all improvements, equipment, structures, etc.), floor plans (if required for clarification), exterior elevations, roof plan, building sections, landscaping and irrigation plan, pool/water feature plans showing overall design as well as placement of equipment, required setback measurements, and wall or fencing plans. Color samples of hardscape, concrete, rock, tile, etc. are required. Pictures are preferred to physical samples. Catalog sheets showing design of equipment, lighting, etc. and any other items depicting the character and intent of the Improvement will accelerate the review process

Note: Owners and licensed professionals are encouraged to review Designed Guidelines adopted by the Master Association for compliance. It is the Owners responsibility to submit any forms required by the Master Association Design Guidelines directly to them for review.

2.4 Review Criteria

While the Design Guidelines are intended to provide a frame work for Improvements, they are not all inclusive. In its review process, the Board of Directors or ARC may consider:

- The harmony of external design with existing structures and Dwelling.
- The location in relation to surrounding structures and Dwellings.
- The topography or finish grade elevation.

The improvement shall not detract from the beauty and attractiveness of the Common Elements or enjoyment thereof by the Owners, and upkeep maintenance shall not become a burden on the Association. The Improvement shall not unreasonably interfere with existing views from other dwellings. ARC decisions may be based solely on aesthetics.

2.5 Variances

The Board of Directors or ARC shall not grant approval for proposed Improvements that are inconsistent with the Design Guidelines, unless a variance is warranted. Variances may be considered for unique circumstances such as topography, natural obstructions, hardship, or environmental consideration. Variances cannot be contrary to the Declaration. The inability to obtain approval of any governmental agency, the issuance of any permit, the terms of any financing, or other financial considerations, shall not be considered a hardship warranting a variance.

2.6 Review Period

The Board of Directors or ARC will have forty-five (45) days from the date submitted to review, approve or deny an application for proposed improvements. The Board of Directors or ARC shall provide its decision in writing to the Owner. The Board of Directors or ARC's written decision shall be rendered as follows:

- **Approved** - The entire application as submitted is approved in total.
- **Approved with Conditions/Stipulations** - The entire application as submitted is conditionally approved. The Board of Directors or ARC will provide written comments regarding the conditions for approval, which must all be met in order for the final Improvements to be accepted unconditionally.
- **Disapproved** - The entire application, or some portion thereof, has been rejected. The Board of Directors or ARC will provide written comments regarding remedies to the rejection.

Note: No work may commence on any proposed improved until the Owner has received written approval from the Board of Directors or ARC and Master Association. The Master Association has overall authority to deny an Owner's requests for proposed improvements.

SECTION 3: IMPLEMENTATION OF APPROVED PLANS

3.1 All work must conform to approved plans

All proposed improvements must be consistent with approved plans. If it is determined that work completed or in progress is not in compliance with these Design Guidelines, approved plans or conditions issued by the Board of Directors or ARC the Owner shall be notified in writing of such noncompliance, specifying in reasonable detail to particulars of noncompliance and requiring the Owner to the remedy same. Said notice may be accompanied by a "Cease and Desist Order," stopping all activity until the noncompliance is remedied.

If the Owner fails to respond to the notice or remedy such noncompliance within ten days of receipt of the notice, then such noncompliance shall be deemed to be in violation of the CC&R's and these Design Guidelines. In such case, the Board of Directors or ARC, whichever is appropriate, shall notify the Owner that it may take action to remove the non-complying Improvements and/or seek injunctive relief, recovery of costs incurred (including any legal costs incurred by the Association) and may impose a fine, which fine shall not exceed the amount allowed by law.

3.2 Time to Commence

Except as otherwise specifically set forth herein, if construction does not commence on a project for which plans have been approved within one hundred twenty (120) days of such approval, such approval shall be deemed withdrawn, and it shall be necessary for the Owner to resubmit the plans to the Board of Directors or ARC for reconsideration.

Note: No work may commence on any proposed improved until the Owner has received written approval from the Board of Directors or ARC and Master Association. The Master Association has overall authority to deny an Owner's requests for proposed improvements.

3.3 Time to Complete

Once construction has commenced, it shall be completed within one hundred eighty (180) days of commencement, unless otherwise specified in the approval or extended in writing by the Board of Directors or ARC. If not completed within the specific time, the project shall be deemed in noncompliance and subject to enforcement action.

3.4 Inspections

Upon completion of the project, the Board of Directors, ARC or its appointed representative may conduct an inspection of the Improvement.

3.5 Construction Regulations

Access: Construction access should **ONLY** be through the front property wall of the Lot. No access shall be granted through any wall or fence adjacent to any section of the Common Elements, including the parks, paseos and other landscaped Common Elements.

Damage: Damage to any of the Common Elements or neighboring residences will be the responsibility of the installing Owner, who will be required to pay for any necessary repairs or replacements.

No material shall be left in the streets without proper safety precautions and marking with caution tape, cones, and/or barricades. Construction and crew vehicles must obey all common courtesy traffic and safety rules, including not blocking driveways, mailboxes, fire hydrants or impeding traffic on streets or sidewalks. Staging of materials on any Lot not owned by the installing party shall require prior written approval from both the Board of Directors or ARC and the owner of the staging Lot(s).

Note: Owners are responsible for the actions of their contractors, and any subcontractors, agents, or employees. Violations of these Construction Regulations may result, after Notice and Hearing, in a fine being levied upon the Owner employing the Contractor involved.

SECTION 4: ARCHITECTURAL AND DESIGN STANDARDS

4.1 Review Guidelines

Awnings – Awnings must be consistent with those already in the community, be of durable construction and installation to handle local winds, and must compliment the color of the Dwelling.

Balcony/Rooftop Patio – Any permanent installation on a balcony or rooftop patio requires Board of Director or ARC approval.

Barbecues – Portable barbecues do not require approval but must be stored out of view from the street or Common Elements.

Concrete Work/Curbing/Walkways/Pavers – Minor changes and additions of various types of concrete work, including stamping, staining and installation of paving stones, requires review of a site plan showing location, type and style of material and colors to be used. Style and colors must harmonize with the Dwelling.

Doors:

- **Arcadia/Sliding/French Doors** – Must harmonize aesthetically with the Dwelling.
- **Front doors** – May be changed or modified, but must harmonize aesthetically with the front of the dwelling.

Drainage – Plans shall show all proposed improvements. Show all existing and proposed top or toe of slopes and all existing drainage, swales and drainage outlets. Proposed improvements to change existing grades and/or drainage will show contours or spot elevations, flow lines, finish grades and proposed drainage systems. Drawings for proposed improvements changing existing drainage shall be prepared by a civil engineer or landscape architect.

Note: Any movement or alteration of soil/ground constitutes a change in grade and drainage.

Driveways/Walkways – If colored materials are used in front or side yards, they must harmonies with the Dwelling and surrounding structures.

- **Driveways** – Driveway additions and/or extensions require a minimum landscape area of three feet (3') on each side of any ancillary driveway, and a dedicated hard surface (e.g. concrete, pavers, or other flatwork) that matches other hardscape at the property.

- **Entry Walkways** – The minimum width of an entry is three feet (3'). Entry walkways must be separate from a building wall by a minimum eighteen-inch (18") planting strip that is fully planted or covered with rock mulch.
- **Parking Pads** – Recreational must only be stored in the garage with garage door shut.

Fencing – Only two types of fencing are allowed in the community: (1) Wrought Iron fencing and (2) Split-face or color stucco block walls. No structural alterations, changes, attachments or additions shall be allowed to fencing or walls constructed adjacent to any Common Element. Maximum height for perimeter property fences or walls is six (6) feet. Courtyard walls must be set back a minimum of five (5) feet from front or side property lines and cannot exceed 32" in height. Fencing or walls on corner lots must not encroach on County required sight visibility easements. Retaining walls must meet city building codes requiring damp-proofing and weep holes. No construction or alteration may interfere with or alter drainage grades in any manner.

Fireplace/Fire pit – Exterior fireplaces shall not exceed ten (10) feet in height and shall harmonize with the aesthetics of the Dwelling. Installation of any fireplace or fire pit shall be five (5) feet from any structure.

Flagpoles – The United States and Nevada State flags may be displayed on a pole attached to and painted to match the Dwelling. One free-standing flagpole is allowed, if installed a minimum of ten feet (10') from any property line. Height of the pole from grade level of the Lot shall not exceed twenty feet (20'). Lines and metal clips shall be shrouded or tied in a manner that will control noise caused by wind.

Note: No other flags are permitted to be displayed.

Fountains – Non-offensive manufactured "plug-in" fountains may be installed in front yards, courtyards or rear yards, with a minimum setback of five (5) feet from any property line and three (3) feet from any structure. For larger constructed structures, refer to "Water Features" below.

Gates – All gates must be wrought iron to match existing within the community.

Greenhouse Windows – Greenhouse windows shall not project beyond Dwelling eaves and must match existing window trim.

Ground Cover- The ground surface of all yards must be covered in total. **NO BARE GROUND IS ALLOWED.**

Gutters and Downspouts – Gutters and Downspouts must match main Dwelling or trim color.

Lampposts/Ambient Lighting – Fixtures must harmonize with the Dwelling and all due care must be taken to avoid light nuisance to neighboring Lots. The maximum height for lampposts is five (5) feet.

Painting – No approval is required to repaint the Dwelling or block wall in accordance with the original color scheme. Any other painting requires approval. The type of paint and colors used for repainting shall be from the Community color palette used at the time of initial construction. Wrought iron fencing and gates must be painted to match the Dwelling color scheme, or harmonize with other similar iron installed within the community, and must be maintained to avoid rust damage.

Patio Covers – Patio covers may be solid or lattice. Solid covers must match the roofing material of the Dwelling, unless entire patio structure is made of "alumawood." Solid patio

covers are not permitted on the front of the Dwelling. Lattice covers may be installed in courtyards. Paint must match the Dwelling color scheme or may be white.

Patios/Decks – Patio/Deck surfaces may be constructed of concrete, stamped concrete, paving stones, flagstone or tile, and must harmonize with the Dwelling. Wood decking, posts or railing is not permissible.

Pools/Spas/Water Features – All pools, spas and water features shall be designed and constructed so as to minimize impact on adjoining properties with light and sound. No portion of the walls, hardscape or raised bond beams shall exceed 30" in height as measured from the pad grade of the Lot. Pools must be in-ground; spas and water features may be in-ground, partially in-ground or above ground. If spas or water features are above ground, they must be painted to match the color scheme of the Dwelling. The height of a spa cannot exceed 48" from pad grade level. Heaters and pumps must be installed in side yards, screened from neighboring views. Slides, waterfalls or water features cannot exceed five feet in height from pad grade.

Ramadas/Gazebos/Palapas/Arbors/Pergolas - Ramadas, gazebos, palapas, arbors or pergolas must be permanent structures constructed to harmonize with the main Dwelling. Roofing material must be as noted for patio covers. Arbors or pergolas may be constructed of wood. They must meet all setbacks and cannot exceed fourteen (14) feet in height. Any lighting features must be designed to harmonize with the main Dwelling and not cause interference or nuisance to surrounding properties.

Retracting Screens – Retracting screens may be used on windows or patio covers and must harmonize with Dwelling color.

Rolladen Shutters – Rolladen Shutters must match the existing Dwelling color palette.

Roofing Material — Repair, replacement or new installations of any roofing material shall be of the same material and color as originally installed. Only new installations of roofing material, and not repair or replacement of roofing material with substantially the same product, require Board of Directors or ARC approval.

Satellite Receivers –Each Dwelling is limited to one (1) Dish Satellite Receiver unit per Lot. Unit size is limited to one (1) meter maximum. In all cases, any cabling or connecting lines shall be secured to the Dwelling and painted to match.

Security Screen Doors – Metal security doors may be installed, provided they are painted to match the body or trim color of the Dwelling and are consistent with similar doors installed within the community.

Security Cameras – Security cameras may be installed provided they harmonize with the Dwelling color palette, do not intrude on neighboring Lots, and any cabling/wires are painted to match the Dwelling.

Solar Equipment – The design of solar equipment should be integrated into existing roof colors. The impact on view from neighboring Lots and Common Elements will be considered. Installation on the front plane of any Dwelling will not be permitted. All connections and plumbing attached to the Dwelling shall be painted to match.

Sports/Play Equipment – All types of sports and play equipment (including swing sets) require prior review of type, style, color and placement. Consideration must be given

regarding nuisance to all neighboring and Common Element lots. No portion of any play structure shall be approved that is greater than ten (10) feet in total overall height. Basketball hoops cannot be mounted onto the Dwelling. Portable basketball hoops will be permitted and do not require prior review. All such portable equipment must be stored out of sight in the garage or rear yard when not in use.

Stone Veneer – Any stone veneer must match color, style and quality of existing stone used in the Community.

Storage Sheds – A single pre-manufactured storage shed may be placed in side or rear yards for temporary use. Storage sheds will harmonize with the Dwelling and must be located and/or screened to minimize the impact on adjacent neighbor's privacy and to minimize visibility to any street or Common Element. Maximum height of any storage is ten feet (10'). See section 4.6, Setbacks, for more information.

Windows – Windows may be replaced or added but must match those in the existing Dwelling.

- **Screens** – Mesh solar screens are permitted in the following colors: tan, sand, beige, bronze, and charcoal grey. The frame must match window trim color.
- **Tint** – Bronze or grey is permitted. No reflective or mirror tint will be allowed.
- **Stained Glass** – Decorative stained glass accent windows and doors are permitted.
- **Window Coverings** – Temporary window coverings of white sheets, paper or temporary blinds are permitted without prior approval. Tin foil is not allowed in any window.

4.2 Setbacks (Front, Side, Rear)

Rear – Measured from the rear wall, or from the property line if there is no wall.

- Minimum of three feet (3') for any tree, pool, or spa installation.
- Minimum of five feet (5') for any structure (i.e. patio cover, gazebo, shed, barbeque, fire pit, etc.).

Setback minimums are intended to meet building and safety codes, as well as to minimize intrusion and nuisance issues between properties, and along Community paseos, parks and open spaces.

Front – Measured from the back of the sidewalk, or from the back of the curb if there is no sidewalk.

- Minimum of five feet (5') for any tree or decorative fencing.
- Minimum of ten feet (10') for patio deck, cover or courtyard wall.

Side – Measured from the side wall, or from the property line if there is no wall.

- Minimum eighteen (18") for any walkway.
- Minimum of three feet (3') for any tree, or decking.
- Minimum of five feet (5') for any structure (i.e. patio cover, gazebo, shed, barbeque, fire pit, etc.).
- Minimum of five feet (5') for any play structure or sports court or sports equipment installation.

DRAINAGE

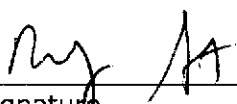
Each owner is responsible for not interfering with the established drainage on their property. Approval of plans granted by the ARC will be based upon the assumption that the owner has not changed the drainage. THE ARC WILL ASSUME NO RESPONSIBILITY THEREFOR.

CONFLICT AND SEVERABILITY

In the event these Procedures may be, at any time, inconsistent with any provision of the other Association Governing Documents or Nevada law, the other Association Governing Documents and Nevada law shall control.

If any of these Procedures should be ruled invalid or improper, the validity and enforceability of the remaining Procedures shall be unaffected and the Procedure held invalid shall be reformed so as to give it the manifest intent for which it was drafted.

THE FOREGOING RULES ENFORCEMENT AND FINE POLICY AND PROCEDURES IS HEREBY ADOPTED BY THE WATERMARKE HOMEOWNERS ASSOCIATION BOARD OF DIRECTORS ON THIS 20TH DAY OF June , 2017.


Signature

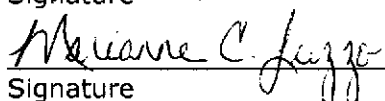
President
Title

6/20/17
Date


Signature

Secretary
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Treasurer
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