

EXHIBIT "A"  
ARCHITECTURAL AND LANDSCAPE GUIDELINES

## INTRODUCTION

The Architectural and Landscape Guidelines (the "Guidelines") have been prepared by the Architectural Control Committee (the "ACC") for the residential community known as Willow Lake at Jones Creek ("Willow Lake"). The Guidelines are contemplated in and are promulgated pursuant to that certain Declaration of Covenants, Conditions and Restrictions for Willow Lake (the "Master Declaration"). The Guidelines consist of three components: Architectural and Design Guidelines; Landscape 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 Master Declaration, unless otherwise specifically defined herein.

The Guidelines shall be employed in conjunction with the Master Declaration. If there is an express conflict between the terms of the Master Declaration and the terms of the Guidelines, the terms of the Master 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 Master 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 Willow Lake are more restrictive or more stringent than the terms of the Master 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 Willow Lake, namely, to blend structures, a golf course, 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 Willow Lake. 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 Willow Lake is on quality of design and compatibility among all improvements, without unduly restricting the ability of Lot Owners to exercise individually in

their choice or design of a residence and related improvements. No residence, structure, or other improvement should stand apart in its siting, design, or construction so as to detract from the overall environment or appearance of Willow Lake. 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 Willow Lake. The authority of the ACC to approve or disapprove plans, specifications and drawings for residences, related improvements and landscape improvements is provided by the Master Declaration.

The Guidelines have been established to provide Lot Owners and their architects and builders with a set of parameters for the preparation of plans, specifications and drawings for the construction of residences and related improvements on Lots ("Building Plans and Specifications") and for the installation of landscape improvements on Lots ("Landscape Plans and Specifications"). 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 Willow Lake 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 Master 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 at any time and from time to time, in the sole and absolute discretion of the ACC.

## 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 5.3 herein and subject only to the term thereof, to insure the quality of the Willow Lake community, the ACC requires that each Lot Owner contract with a Featured Builder (as more particularly described herein) to serve as builder and general contractor for the construction of Improvements on such Owner's Lot. Columbia County and its planning department have jurisdiction over the community at Willow Lake. Each Lot Owner or a representative of each Lot Owner should contact representatives of Columbia 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 Columbia 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 Columbia County and other governmental and quasi-governmental authorities will satisfy all requirements of the ACC.

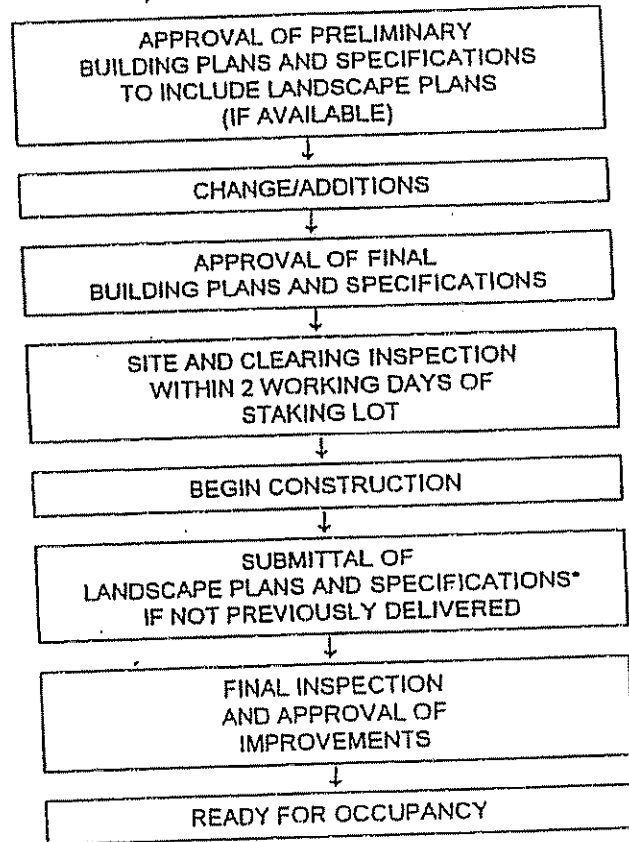
#### 1.3 Design Review Procedure

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.

If a new residence is to be built "on speculation," the builder must submit two (2) sets of Building

Plans and Specifications for such Improvements to the Willow Lake office of Southeastern Family Homes (Developer) who will submit such Building Plans and Specifications to the ACC for its review.

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



\*Addressed more particularly 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 Developer [Phone Number: (706) 722-5565] at the Developer's office by 5:00 pm at least two (2) days prior to the scheduled ACC review meeting. Each submittal of Building Plans and Specifications must be accompanied by a completed Application for Approval form.

(available from the Developer), a one-time processing fee (the "Processing Fee") may be charged by the ACC, and two (2) complete sets of the Building Plans and Specifications [three (3) sets if the residence is to be built "on speculation"]. The ACC has a review meeting once every two weeks 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. Appointments for ACC review meetings can be made by contacting the Developer.

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, if required, shall be paid by check and shall be made payable to the Willow Lakes ACC. The ACC shall have the right to increase the amount of the Processing Fee from time to time as stated in the Master 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.

The Application for Approval, the Processing Fee, the Building Plans and Specifications and all other materials necessary for the ACC to review Building Plans and Specifications shall be sent to:

Willow Lake Architectural Control Committee  
c/o Southeastern Family Homes  
Suite 400  
First Union Bank Building  
699 Broad Street  
Augusta, Georgia 30901

#### 1.4 Review of Preliminary Building Plans and Specifications

The ACC may request Lot Owners and builders who are building in the Willow Lake 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.

The ACC shall review the preliminary Building Plans and Specifications and return them to the Owner marked "Approved" or "Disapproved", as the case may be. As to any preliminary Building Plans and Specifications that are marked "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.

#### 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.

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 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, pool location. Staking shall be with a continuous ribbon or string encircling the area to be cleared, and any additional trees to be cleared located outside the encircled area shall be ribboned individually or in groups. After such staking of the Lot has been completed, 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.

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 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);
- 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 (fencing and hay bales as required).

Inspection by the ACC shall be made within two (2) 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 this paragraph. The ACC may delegate its site inspection functions under this section to the developer.

#### 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 Master 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 Master 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) 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 Master 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 Section 9.8, Section 9.9 or Section 9.10 of the Master 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.

## 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 surrounding neighborhood. Due to the open vistas of the Willow Lake community and the Golf Course, residences and other improvements on Lots will be seen from many different angles and viewpoints.

To accurately assess the design opportunities of each Lot, and individual site survey must be conducted for each Lot. The site survey shall determine the Lot's topography, locate significant trees, and pinpoint unique site characteristics. In addition to the site survey, a study of the design opportunities of the Lot also shall be undertaken. The design opportunities study merely involves walking the Lot for the purposes of locating the best views to and from the homesite, assessing relationships to adjacent Lots and structures, determining the dominant solar orientation, and reviewing existing terrain and elevations, soil conditions, vegetation type and quality, and assessing any other special site features. With the information provided by the site survey and the design opportunities study, the Lot Owner's design team can effectively optimize the design opportunities of the Lot.

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 intimate views of the Lot from other Lots and from the Golf Course.
- 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.

### 2.2 Building Envelopes and Building Setbacks

The Columbia County Planning Commission has established minimum standards for building setbacks for various types of residential structures within Columbia County. The building setbacks required by Columbia County, however, are not to be construed necessarily as setbacks that will be approved by the ACC relative to Lots in Willow Lake, 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 Columbia County. The ACC has provided setback requirements that, when viewed in total, are designed to ensure that the Willow Lake community will be pleasing in appearance from views not only from the Roadways but also from the Golf Course or other "public" facilities such as the park area. In that regard, the ACC may establish 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 a non-recorded 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 Columbia 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.

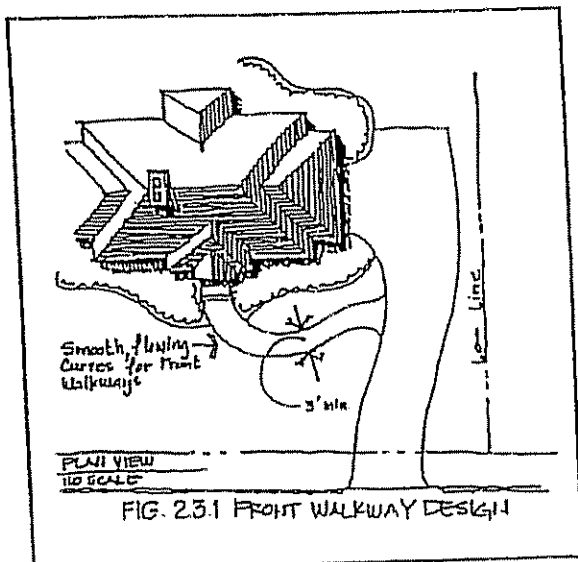
Within the Building Envelope, if required by the ACC, the residence and all other improvements shall be located and tailored to the specific features of the particular Lot. All improvements shall be located so as to minimize disruption or disturbance to the existing natural setting, including mature 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, 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, (1) 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, provided no stair tread

projecting into the setback area may be more than eighteen (18) inches above finished grade

As set forth in the Master Declaration, (I) 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 may establish a recommended driveway location for each Lot, and such recommended driveway location will be depicted on an unrecorded plat 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, where possible, a "straight shot" view to the garage, parking area or front or side doors of the house. In general, the driveway on a lot should be separated from driveways on adjacent Lots by a distance equal to at least one-half ( $\frac{1}{2}$ ) of the frontage of the Lot where the driveway is to be located. However, complying with this driveway siting guideline will not be possible in all situations, particularly on cul-de-sac lots, fan lots, and flag lots; but 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. Circular drives with two (2) street entrances will generally 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 Willow Lake 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 Grading and Excavating

The design and development concepts of the Willow Lake community call for the utilization and enhancement of the existing natural environment. The ACC is particularly conscious of site design and its potential and seeks to ensure that each residence accommodates and blends aesthetically with the natural site features and existing terrain of the Lot and the neighboring Lots in the best possible manner. To help ensure compliance with this philosophy, as part of the final Building Plans and Specifications, a grading plan must be incorporated with the site plan. Approval of the grading plan must be obtained from the ACC (as part of the approval by the ACC of the final Plans and Specifications) prior to moving or removing any dirt from any Lot. Absolutely no grading whatsoever shall be permitted on a Lot without first obtaining such authorization from the ACC.

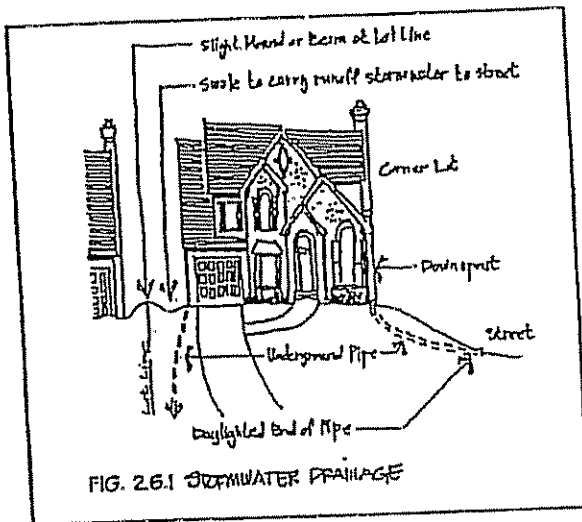
All grading plans submitted to the ACC shall be considered individually for each Lot. Recommendations or requirements of the ACC in that regard will be based on individual Lot location, terrain, soil conditions, vegetation, drainage, proposed cuts and fills, and any other conditions the ACC determines impact upon the site grading for the Lot.

### 2.6 Drainage and Erosion Control

Drainage considerations for individual Lots play an important part in the ecological balance of the community. Generally, 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 must 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. Particular care must be taken on Lots fronting the Golf Course, lakes, and other amenity areas to protect the Golf Course, lakes and other amenity areas.

Additionally, homes will generally require gutters. Downspout drainpipes made of corrugated, bendable black plastic will assist the collection of rainwater from the roof of the dwelling and carry it underground through the pipes to be "daylighted" or emptied at the street. "Daylighted" ends of the pipes must be cut at an angle, flush with the ground level so as to be less visible.



The ACC shall be entitled, at its sole option, to require that the Building Plans and Specifications for any Lot include a drainage plan for such Lot. (See Figure 2.6.1)

## 2.7 View Corridors

Each Lot Owner must recognize and understand that views and view corridors to and from such Owner's Lot and the Golf Course, Common Areas and other areas within Willow Lake are in all respects subject to the rights of other Lot Owners. The ACC Developer and others under the terms and conditions of the Master Declaration and these Guidelines to construct buildings and other improvements and install Landscape Improvements (as defined in Section 6.2) that might obstruct or otherwise diminish such views and view corridors

## 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 Willow Lake should be custom-designed for each Lot to maximize the natural features of the Lot. Traditional architectural styles are preferred as the basis or foundation of the design, and examples of preferred traditional design are Colonial, Georgian, English Country, Tudor and French Country. 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 style in terms of make, shape, profile, scale, and proportion.

### 3.2 Quality Design Features

The homes in Willow Lake 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 Specific features of the architectural style shall be well developed and carefully detailed. The features should be researched to ensure a certain degree of historic authenticity.

3.2.5 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.

3.2.6 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.

3.2.7 Appropriate colors shall be used, and colors shall be used with restraint

3.2.8 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 such as French doors with or without sidelites. The main entry shall contain more architectural detail than other openings and entries but all openings and entries shall be consistent in styling

3.2.9 Consistency of detailing on all elevations shall be maintained. Windows and doors shall reflect restraint in the variety of types, styles, and sizes. All openings shall be accented with the use of raised hinged shutters, flat or arched lintels, projecting sills or relief surrounds

3.2.10 Bay windows shall be carried down to grade or visual support of cantilevered conditions must be expressed. When bay windows are stacked in a two-story configuration, the blank panel between all facets shall be accented.

3.2.11 Masonry or stucco used as a veneer material on the facade of a residence shall continue around the residence. The use of combinations of exterior materials is not encouraged. Each proposed residence of this type will be carefully reviewed on an individual basis by the ACC

3.2.12 Roof frames must be well organized and must demonstrate the same character on all sides of the residence. 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.

3.2.13 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

3.2.14 Gutters and downspouts will be generally required and may be used at all eave lines, unless deemed inappropriate. All exterior downpipes (except copper downpipes) shall blend with the color of the exterior walls of the residence. In cases where a high contrast exists between gutters/fascia and the exterior wall material, downpipes shall be

painted to be compatible with the wall color to avoid conspicuous contrast

3.2.15 All roof structures, such as attic vents, plumbing vents, etc., shall be treated or 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.

3.2.16 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.

3.2.17 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

3.2.18 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, Developer 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 Willow Lake project.

##### 4.2 Dwelling Size

The square footage requirements are for enclosed heated floor area and are exclusive of the areas in heated or unheated 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:



	Minimum Total Heated Area	Minimum Ground Floor Heated Area
1 Story	1,850	1,850
1½ story, split level, tri-level & others	1,850	1,200
2 story, 2½ story	2,000	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 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 (2½) stories above main entry 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 (2½) 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 face the front elevation street.

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 is 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 encouraged.

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.

Side entry attached garages on corner Lots are acceptable as long as architectural details are provided to avoid an overwhelmingly blank side facade. Also, landscape screening shall be required to minimize the view of garage doors from the street.

Garage doors are required for all garages, and the garage doors must be paneled and/or detailed to provide appropriate scale. All garage doors must have operating remote control door openers. Single bay garage doors are preferred over double width garage doors. Front entry garages must use single paneled doors. Carports shall not be allowed. All ducts, pipes and wiring in garages shall be concealed from view above the level of the finished ceiling. 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).

The driveway slope on a Lot shall not exceed a fourteen percent (14%) grade. As set forth above, the driveway shall be located on each Lot within the area designated therefor by the ACC on the unrecorded plat that may also depict the Building Envelope for such Lot.

#### 4.6 Exterior Materials and Colors

Exterior materials shall be brick, stucco, stone, cedar shake, or, if approved in advance in writing by the ACC, horizontal siding. If approved by the ACC, the 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.

4.7 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 (1) wood

shingles, (ii) wood shakes, (iii) natural or man-made slate, (iv) tile or (v) minimum twenty (20) year warranty, variegated (or 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, shall fit the proportion and shape of the windows and, if used at all, shall be used for all windows on elevations that are visible from the Roadway(s). Unless specifically waived in writing by the ACC, all windows and doors facing streets 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 facing any street of any elevations. No window or door casing or decorative treatment shall abut any frieze board.

#### 4.9 Chimneys

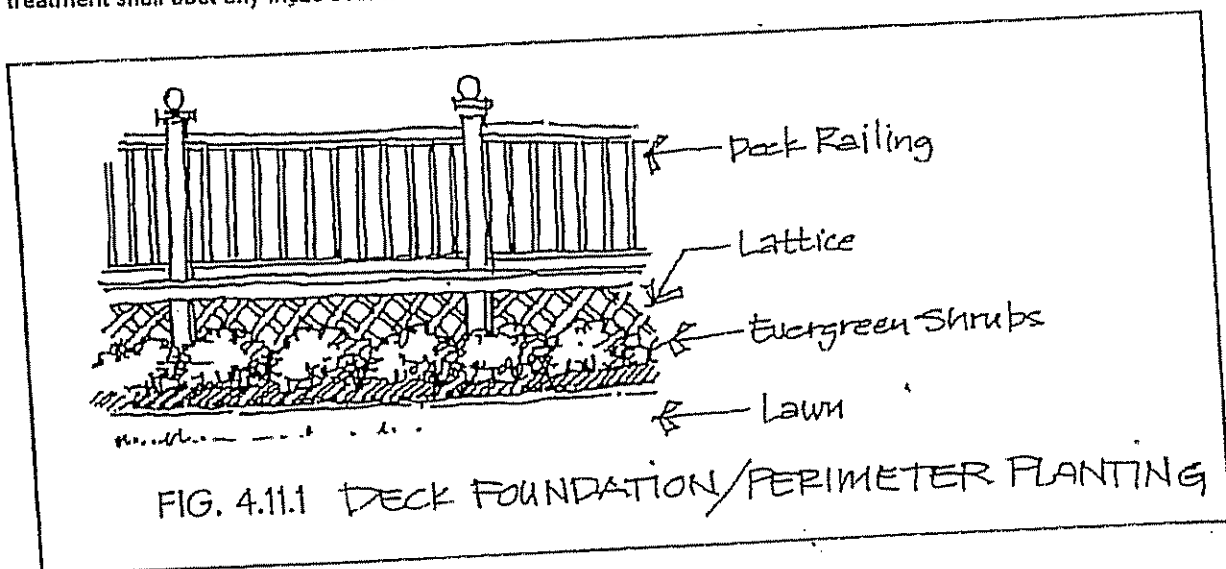
Chimneys shall be full foundation based and constructed of brick, stone, stucco or other material approved in writing in advance by the ACC. Chimneys shall have a design and location, and shall be constructed of a material that is appropriate to the house. Exposed metal flues and wood chases shall not 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 not be permitted on a front elevation or on any elevation that is visible from the Golf Course.

#### 4.10 Foundations

Unless specifically waived in writing by the ACC, all foundations must be raised with a minimum two (2) foot high slab or crawl space. Slab-on-grade foundations will be permitted on a limited basis unless for garages, patios and unheated porches.

#### 4.11 Porches and Decks

Porches and decks shall be designed with substantial, well proportioned railing, flooring and support posts meeting applicable building code requirements. Porches and decks shall blend with the style and material of the house (e.g., stucco deck fascia and piers with stucco house). Porch and deck support columns constructed of masonry shall be 12"x12", and porch and deck support columns constructed of wood shall be 6"x6" (with base and capital detailing). One-story decks shall be appropriately screened with lattice and/or sufficient Landscape Improvements (See Figure 4.11.1).



#### 4.12 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 Golf Course by Landscape improvements, as more particularly provided in the Landscape Guidelines herein.

#### 4.13 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 made 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 within the rear yard of the Building Envelope of any Lot, provided such satellite or microwave dish does not exceed eighteen (18) inches in diameter and is properly screened from view. The location and screening of the satellite or microwave dish must be approved in writing by the ACC prior to installation.

#### 4.14 Mail and Newspaper Boxes; House Number.

All mailboxes and newspaper boxes must be of the standard color, size and design required by the Jones Creek Development as approved by the ACC and shall be installed only in a location approved by the ACC. In that regard, a standard mailbox and decorative post will be provided to each Lot Owner (at such Owner's expense) by Developer promptly following such Owner's taking occupancy of the residence on such Owner's Lot. Lot Owners and their selected mailbox installer should refer to the diagram on Schedule C attached hereto for installation instructions. In general, either side of the driveway is acceptable for the installation of the mailbox, and the Lot Owner should select the side of the driveway that will be most convenient to provide easy access to the mailbox; however, it is generally most aesthetically desirable to locate the mailbox on the side of the driveway that is closest to a side Lot boundary line. House numbers may be displayed on houses and/or mailboxes only as approved by the ACC.

#### 4.15 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:

##### 4.15.1 Indoor/Outdoor relationship;

##### 4.15.2 Setbacks imposed by the applicable Building Envelope;

##### 4.15.3 Views both to and from the pool area;

##### 4.15.4 Terrain (grading and excavation); and

##### 4.15.5 Fencing and privacy screening.

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 Golf Course 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. No such encroachment of pool decks into the setback area imposed by the Building Envelope shall be permitted pursuant to the immediately preceding sentence on Lots that are contiguous with the Golf Course. 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.

#### 4.16 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.

#### 4.17 Play Equipment

Unless elements of a planned park or playground, swing sets and similar outdoor play structures and equipment must be located where they will have a minimum impact on adjacent lots and where they will be screened from general public view and may be disallowed by the ACC. Such play equipment, if permitted, shall be located in the middle third of the Lot, and no play equipment may be located within fifty (50) feet of the Golf Course. Basketball goals, if allowed by the ACC, must not be visible from any street or the Golf Course.

#### 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 relate building forms to the landscape. Fences and walls must be run or curved where practical between existing trees to avoid unnecessary cutting 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.

Privacy fences or walls which inhibit visibility (i.e., whether a solid masonry wall or wood fence) are permitted in certain areas of the Willow Lake community. For all Lots, privacy fences and walls which provide total seclusion generally will be allowed to enclose the unused rear Building Envelope area inside the required setbacks. Such fences or walls may not be used for Lots that are contiguous to the Golf Course.

Walls shall be constructed of solid masonry or wrought iron with columns, using the same materials as found in the architecture of the residence. Prefab wood, prefab brick, chain link or welded wire fencing will not be permitted. Wood privacy fences must be of the same design as that approved by the Jones Creek Development. Once an approved fence or wall has been erected on a side Lot boundary line which is a common boundary line with another Lot, that approved fence or wall design and material(s) will be the only approved fence or wall design and material(s) that may be erected on that common Lot line. No double fencing will be allowed on side or rear Lot lines.

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 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 any lake or pond within the Common Areas of the Willow Lake community. 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. Cross-tie timber walls may be used for retaining walls if set apart from the residence.

#### 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 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 and satellite television. 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 Master Board (i.e., the board of directors of the Property 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 Master 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.

### 5.2 Featured Builders

Except as otherwise specifically allowed under Section 5.3 herein, only builders then in good standing under the Willow Lake 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 the Developer. However, the criteria and requirements established by the ACC and Developer for a builder to qualify as a Featured Builder are solely for the protection and benefit of the ACC and the Developer and are not intended to, and shall not be construed to, benefit any Owner or any other party whatsoever. The ACC and the Developer 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 Developer, 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 deposits 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, the Developer or the officers, directors, members, employees, agents or affiliates of either of them in that regard.

### 5.3 Approved Outside Builders

5.3.1 Notwithstanding any term or provision in the Guidelines to the contrary, an Approved Outside Builder (as defined herein) may serve as the builder/general contractor for the construction of improvements on a Lot that is owned by such Approved Outside Builder, provided that each of the following requirements is satisfied and the express written consent of the Developer is given which consent may be withheld at Developer's sole discretion:

- 1) The Approved Outside Builder will occupy the completed home as the personal residence of such approved Outside Builder for a period of at least two (2) years from the date a certification of occupancy is issued for the home; and

- 2) The Approved Outside Builder complies in all respects with the terms and provisions of the Guidelines

5.3.2 As used herein, the term "Approved Outside Builder" shall mean a general contractor who submits to the ACC, along with the final Building Plans and Specifications for the improvements proposed to be constructed on the Lot owned by such builder, the following:

- 1) Financial statements, references and credit records for such builder, all in form and content acceptable to the ACC;
- 2) Evidence of examples of homes previously constructed by such builder of quality and aesthetic appearance acceptable to the ACC;
- 3) Evidence of insured coverage meeting all of the requirements mandated for Featured Builders;
- 4) The Processing Fee consistent with the requirements of the Guidelines; and
- 5) A written certification (in favor of the ACC and Developer) that, except in the case of the death or mental incapacity of the Approved Outside Builder, the Approved Outside Builder shall occupy the home to be constructed in Willow Lake by such Approved Outside Builder as such Approved Outside Builder's personal residence for a period of at least two (2) years from the date a certification of occupancy is issued for the home.

5.3.3 In the event an Approved Outside Builder does not occupy the home constructed by such Approved Outside Builder for at least two (2) years and/or sells such home prior to the expiration of the two (2) year period following the date a certification of occupancy is issued for the home, such Approved Outside Builder may not construct another house on any Lot at any time thereafter without the prior written permission of the ACC, which permission the ACC may grant or deny in its sole and arbitrary discretion. Furthermore, the ACC and the Developer shall be entitled to pursue any and all other rights and remedies available at law or in equity as a result of such default (if applicable) by the Approved Outside Builder of its contractual obligation to occupy the home as such Approved Outside Builder's personal residence for a period of

at least two (2) years from the date a certification of occupancy is issued for the home

#### 5.4 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.

##### 5.4.1 Each notice shall be in writing

- 5.4.2 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 of authorized representative of the ACC. The address of the ACC for delivery of notices hereunder shall be as follows:

Willow Lake Architectural  
Control Committee  
c/o Southeastern Family Homes  
Suite 400  
First Union Bank Building  
699 Broad Street  
Augusta, Georgia 30901

A copy of each notice shall be mailed to Developer (via certified or registered mail, return receipt requested) at the following address:

Blanchard & Calhoun Commercial Corp  
699 Broad Street  
Suite 400  
Augusta, Georgia 30901

- 5.4.3 Any notice to be given to an Owner shall be deemed to be duly served when picked up by the Owner at the ACC's office or when delivered to the Owner's address 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). The address of an Owner 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
- 5.4.4 Either the ACC or an Owner may change its address for notices hereunder by written notice to the other party designating the new address, such written notice of the changed address to be given to the other party in accordance with this Section 5.4