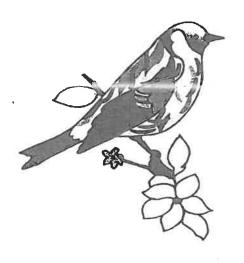
Finch Terrace

GUIDELINES FOR ARCHITECTURAL MODIFICATIONS AND PROPERTY USE RESTRICTIONS



Architectural Review Committee (ARC)

COVENTRY PLANNED UNIT DEVELOPMENT YORK COUNTY, VIRGINIA

JANUARY 2002

Dear Finch Terrace Resident,

The COVENTRY *Declaration of Covenants, Conditions and Restrictions* requires homeowners to obtain prior approval of the Architectural Review Committee (ARC) before undertaking improvements, alterations, repairs, change of paint colors, excavations or any other work which in any way alters the exterior appearance of any property within COVENTRY. The covenants also charge the Architectural Review Committee to consider and act upon proposals and plans submitted to it, to adopt ARC rules, and to perform other duties imposed upon it by the COVENTRY restrictions.

The enclosed guidelines have been written to help both the homeowner and the ARC carry out the obligations that we all assumed when we decided to live in COVENTRY. The guidelines explain how the ARC functions and provides the homeowner with specific guidance on what alterations are acceptable and unacceptable in the community.

Many owners have already completed modifications that have not been approved because they were unaware of the intent of the covenants or the existence of guidelines. Applications for these must still be submitted in order to keep the Master Association aware of changes within COVENTRY and to update Association records. Owners will be given ample time to remedy those actions not meeting acceptable standards.

The Board of Directors hopes that all homeowners understand that the purpose of the covenants and these guidelines is to keep COVENTRY a desirable community to live in and to help maintain property values. We invite comments from the homeowners on ways in which these guidelines can be improved.

Thank you,

Coventry Master Board of Directors Finch Terrace Board of Directors

THE COVENTRY MASTER ASSOCIATION 1					
C	OVENTRY ARCHITECTURAL REVIEW COMMITTEE	1			
	ILLAGE COMMITTEES & DESIGN REVIEW				
Т	THE APPLICATION AND REVIEW PROCESS				
	APPLYING FOR APPROVAL OF EXTERIOR ALTERATIONS				
	VHAT MAKES AN APPLICATION COMPLETE?				
	VHAT TO DO IF AN APPLICATION IS DISAPPROVED				
	VHAT IF I DON'T WAIT FOR APPROVAL?				
	NFORCEMENT				
	AJOR BUILDING ADDITIONS				
R	EFERENCES	5			
2. U	SE RESTRICTIONS - COVENTRY MASTER ASSOCIATION	6			
Α	- HOME BUSINESSES	6			
В					
	- TIMELY CONSTRUCTION				
Ď					
E					
F					
G					
H					
1	- LOT BOUNDARIES				
J	- FENCES	8			
K					
L	- OVERNIGHT PARKING	9			
M	1 - Ungaraged Vehicles	9			
N	- LARGE VEHICLES, TRAILERS, & BOATS	9			
0	- VEHICLE - ABANDONED OR INOPERABLE	10			
P	- PARKING	10			
3. U	SE RESTRICTIONS - FINCH TERRACE	10			
Α	- Use of Residence	11			
В					
C					
D					
E					
F					
G					
H					
I	- IMPROPER USE	13			
J	- ASSOCIATION RULES & REGULATIONS	13			
L	- INTERFERING WITH DEVELOPER	13			
M	1 - USE OF COMMON AREA	13			
4. U	SE RESTRICTIONS - RECREATIONAL FACILITIES	14			
Α	- LIABILITY	14			
B					
_					
5. ARCHITECTURAL GUIDELINES FOR FINCH TERRACE					
Ą	NTENNAS	15			
	TTIC VENTILATORS (EXTERIOR)				
	WNINGS				
	ASKETBALL BACKBOARDS				
	LOTHES LINES				
	LO 1100 DIVEO	ıυ			

Decks			
DOG HOUSES & DOG RUNS	16		
DOORS	16		
DRIVEWAIS			
Exterior Repairs (Siding and Roofs)	17		
FENCES	17		
GRILLS (PERMANENT)	17		
HEATING AND AIR CONDITIONING UNITS	18		
IRRIGATION SYSTEMS AND WELLS	18		
LANDSCAPING	18		
LIGHTING (DECORATIVE)	18		
LIGHTING (RESIDENTIAL)	19		
LIGHTING AND WIRING (EXTERNAL)	19		
PAINTING (EXTERIOR)	19		
PATIOS AND WALKWAYS	19		
PETS	20		
PLAY AND RECREATION EQUIPMENT	20		
RESIDENTIAL IDENTIFICATION SIGNS (HOUSE NUMBERS)	20		
RESTYLING	21		
ROCK GARDENS	21		
SHEDS AND TOOL STORAGE	21		
SMOKESTACKS AND CHIMNEYS	. 21		
SOLAR COLLECTORS	. 22		
STATIES FOUNTABLE & ONLY TO	. 22		
STATUES, FOUNTAINS, & ORNAMENTS	. 22		
SWIMMING POOLS, HOT TUBS, & SPAS. STORM DOORS / SCREEN DOORS	. 22		
STORM DOORS / SCREEN DOORS TRASH STORAGE AND COLLECTION	. 22		
TRASH STORAGE AND COLLECTION	. 24		
TRELLISES & ARBORS	. 25		
VEGETABLE GARDENS	. 25		
VEHICLE REPAIRS	. 25		
WOODPILES	26		
OTHER AT TRACTO			
OTHER ALTERATIONS			

1. DESIGN REVIEW - Purpose & Process

The COVENTRY Master Association

Is a non-profit entity, which will operate for the purpose of bringing about civic betterment and social improvements in the residential community known as Coventry. It will act to protect and preserve the property values of Coventry and perform with the aim in mind that it act not for an individual's benefit, but rather for the common good of the community.

COVENTRY Architectural Review Committee

The Architectural Review Committee consists of at least three members of the Association in good standing. All are volunteers and need not be an architect or meet any other particular qualifications. Members are not compensated for their services.

The Architectural Review Committee members are appointed and removed by the Board of Directors by written Declaration identifying each new member appointed to or removed from the committee. The term of appointment is for a period of three years or until the appointment of a successor. In the absence or disability of any regular member or members, the Board will appoint replacement members. Any new member appointed to replace a member will serve that member's unexpired term.

The primary responsibility of the Architectural Review Committee is to keep the community attractive for the enjoyment of residents and for the protection of property values. It does this through a process of design review whereby changes to existing properties are examined, in advance, for aesthetics, impact on adjoining private and public properties, and adherence to the Declaration of Covenants, Conditions, and Restrictions contained in Finch Terrace and Coventry legal documents. Proposed changes not meeting the standards set forth in the legal documents or these guidelines cannot, for the good of the entire community, be approved.

The Architectural Review Committee shall meet once a month to perform its duties. The vote or written consent of two-thirds of members present shall constitute the act of the committee. The committee shall keep and maintain a written record of all actions taken.

For additional information about the Architectural Review Committee refer to ARTICLE TEN of the <u>COVENTRY Homeowners Association Declaration of Covenants</u>, <u>Conditions</u>, <u>and Restrictions</u>.

Village Committees & Design Review

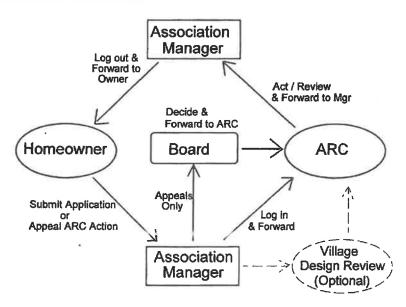
Due to the number of residences in COVENTRY, the ARC may designate Village Committees to assist it in performing its duties. This involvement of Village Committees in the design review process is optional and is strictly up to each Village Committee.

Interested Village Committees, who have volunteers genuinely interested in maintaining the integrity of the architectural style in their areas, may choose a Design Review Team to work with the Architectural Review Committee in developing and maintaining appearance standards within their particular Village. The Design Review Team leader will present the official views of his/her Village to the Architectural Review Committee and/or Board of Directors.

The Architectural Review Committee may ask for information from these teams concerning proposed rules and regulations, may give alteration applications to the team for review, validation, and comment. In any event, neither the Design Review Teams nor the Village Committees will be asked to carry out enforcement actions. This disagreeable, but necessary duty is the sole responsibility of the Master Association.

It is the hope of the Architectural Review Committee that each Village Committee can find enough interested homeowners to make design review a true community-wide effort. A resident may contact the members or the Association Manager to find out, which Village Committees are active in the Architectural Review Committee design review process.

The Application and Review Process



Applying for Approval of Exterior Alterations

- 1. Homeowner obtains application from his/her Village Committee or the Association Manager.
- 2. Homeowner must return completed application to Association Manager by the seventh of the month in order for it to be considered during that month's scheduled Architectural Review Committee meeting, (Currently the Architectural Review Committee meets every third Wednesday of the month).
- 3. Association Manager logs in application and supporting documents. If application is incomplete, the Association should not accept it without warning the Homeowner that it may be rejected because it lacks required or needed information. If the application is complete, or the Homeowner insists, the Association Manager will accept the application, log it in the Architectural Review Committee Log Book, and give the Homeowner the required receipt form. The Homeowner will be advised that an answer to his application will be due thirty (30) days from the date of the scheduled Architectural Review Committee meeting that will review the application.
- 4. The Association Manager will give all applications to the Architectural Review Committee no later than the seventh working day of the month. One copy of each application will be

provided to every member of the Architectural Review Committee and additional copies, as needed, to the Village Committee Design Review Team, if applicable.

- 5. Design Review Teams must make their input(s) to the Architectural Review Committee not later than the 12th of the month. If no input is received from the team, the Architectural Review Committee will process the application without it.
- 6. All applications received will be reviewed by the Architectural Review Committee at its monthly meeting. The recommendations of the Village Design Review Teams will be taken into consideration; however, the Architectural Review Committee has the ultimate responsibility in determining the application's compliance with the Association's rules and regulations.
- 7. The Association Manager will enter the Architectural Review Committee's decision onto the master log and will notify the applicant, in writing, of the Architectural Review Committee's decision within seven days following the Architectural Review Committee meeting.
- 8. The master log, completed applications, and supporting documents will be retained as permanent Association records.

What Makes an Application Complete?

An application is complete when it provides the Architectural Review Committee with enough information to thoroughly analyze the alteration applied for. Besides filling in all the required information on the application form, the homeowner will probably need to submit supporting documents. Some examples of supporting documents are as follows:

ITEM .	REASON
Description of Alteration	Required for all applications, can be detailed or simple statement depending on the complexity of the alteration and number of supporting documents.
Copy of Physical Survey	Required for applications proposing adding new structures, relocating structures, or making landscaping changes. This will allow the Architectural Review Committee to see how the proposal will affect neighboring property.
Description of Materials	Will allow the Architectural Review Committee to maintain uniformity within the area.
Contractor's Proposal	Not required, but would provide the Architectural Review Committee with the maximum amount of information.

This list is not all-inclusive but shows some of the documents that the Architectural Review Committee may require to support the applications.

What To Do If An Application is Disapproved

If an application is disapproved, the homeowner has the right to appeal the decision to the Coventry Master Board of Directors. The homeowner should contact the Association Manager for the procedures to file an appeal. Before filing the appeal, however, the homeowner should first consider why the application was disapproved. If the homeowner is willing to accept changes recommended by the ARC (if any are made), the homeowner can submit an amended application using the previously submitted application as a supporting document, and indicating the changes that will be made to make the application acceptable. If information was missing from the application, the homeowner should resubmit the application with the required information. In any event, any applications resubmitted will start the thirty-day period again.

What If I Don't Wait For Approval?

If you start alterations without first obtaining written approval of your plans, you do so at your own risk. If you fail to submit an application or if your application is turned down or modified, you may face the cost of removing the alteration plus the cost of litigation if the civil legal system has to be utilized. These circumstances may also arise if your property has been altered without approval before you purchased it.

In cases such as those above, every effort will be made to work out a reasonable solution to the situation.

Enforcement

Observance of the covenants is the job of every resident, but the Association carries out enforcement. When architectural complaints are brought to the attention of the Architectural Review Committee and the Association Manager, they are kept confidential and are reviewed as promptly as possible. If a complaint is found to be a violation, the property owner is contacted by a formal letter and asked to correct the problem, either by removal or submission of an application, or by repair in case of a maintenance problem. Most problems can be or should be corrected at this point.

The covenants give to the Architectural Review Committee the responsibility to set rules and procedures for architectural control, and the power to interpret the covenants and allow exceptions to their restrictions. A task force of FINCH TERRACE residents in support of the Architectural Review Committee has written the guidelines presented here.

Based upon the policies and previous decisions of the Architectural Review Committee, the guidelines will tell what is most likely to be approved in typical circumstances, and will also provide important information on how to prepare your application.

Special circumstances regarding your property may allow the approval of an application, which might be denied at another location, or the denial of one, which might be, approved elsewhere. The fact that your plan has been approved for use at another location does not mean that it is automatically approved for you. To paraphrase the legal documents (Article Eight, Section Three, Finch Terrace Declaration of Covenants, Conditions, and Restrictions): Should an owner undertake unauthorized additions and modifications to his Carriage Home or Townhouse, or should an owner cause any damage to the common area, or should an owner fail to maintain the lawn, grass, shrubs, trees, flower beds, gardens, or fences on the lot of his Carriage Home or Townhouse in good order, condition and repair, then the Association shall have the right to

undertake such repairs, replacements or maintenance as may be necessary, and levy a special assessment for the costs thereof against the owner.

Major Building Additions

- 1. Major building additions include, but are not limited to greenhouses, porches, and room additions.
- 2. Because the Association, and not the homeowners, bear the responsibility to keep the exteriors and roofs of the carriage homes and townhouses in Finch Terrace in good condition and repair, major additions involving modifications to exterior walls and roofs will not be considered without an architect's consultation and approval. Such consultation will be at the owner's expense.
- 3. In order to be aesthetically pleasing, the design of major additions should be consistent with the existing shape, style and size of the dwelling in the following ways:
 - a. Siding, roofing, and trim materials should be the same as, or compatible with, the existing materials of the dwelling in color and texture.
 - b. New windows and doors should be compatible with those of existing dwelling in style and color. These should also be located on walls at the same approximate height as those of the existing dwelling and be trimmed in a similar manner.
 - c. Roof eaves and fascias should be the same depth, style and approximate height as existing eaves and fascias. New roofs should be the same approximate slope as those existing on the dwelling.
- 4. The following conditions shall determine the acceptability of additions:
 - a. Additions should not significantly impair the view, amount of sunlight, or ventilation of adjacent residences or the public's use or enjoyment of open space. New windows, doors, or viewing areas from the addition should not impinge upon existing internal or external private areas of adjacent residences.
 - b. New additions should not create situations in which adjacent neighbors will have difficulty adding to, modifying, or maintaining existing dwellings.
 - c. Addition must not adversely affect drainage conditions on adjacent properties through changes in grade or other significant run-off conditions.

NOTE: It is recommended that before any digging is initiated the applicant call MISS UTILITY 1-800-552-7001 to have existing utilities located and marked.

References

The following references were used in the preparation of this guide:

Declaration of Covenants, Conditions and Restrictions of Coventry, 30 January 1988.

- Declaration of Covenants, Conditions and Restrictions of Finch Terrace, 10 April 1997.
- Architectural Control Design Review, 4th edition, CAI-Community Associations Institute, 1998.
- Strategies for Successful Enforcement of Rules and Deed Restrictions, CAI-Community Associations Institute, 1995.

2. USE RESTRICTIONS - Coventry Master Association

The restrictions in this section are extracted from the Article Nine - Use Restrictions, Coventry Declaration of Covenants, Conditions, and Restrictions and are applicable to Finch Terrace owners insofar as the Village is zoned as a *Single Family-Attached* area.

A - Home Businesses

All lots in the Single Family Areas shall be used for residential purposes exclusively. The use of a portion of a dwelling on a lot as an office by the owner or tenant thereof shall be considered a residential use if such use does not create customer or client traffic to and from the lot. No structure, except as hereinafter provided shall be erected, altered, placed or permitted to remain on any lot other than one (1) detached single family dwelling and one (1) small one-story accessory building which may include a detached private garage, provided the use of such accessory building does not overcrowd the site and provided further, that such building may not be constructed prior to the construction of the main building.

No signs or other advertising are allowed that would create traffic.

Approved businesses should be conducted by mail, phone, or by traveling to the customer from the residential office. Approved businesses should be invisible.

A structure is defined as any construction or any production built up or composed of parts joined together in some definite manner. No recreational equipment shall be permitted which would create a nuisance or be unsightly. This shall include skateboard and bicycle ramps.

The construction of a detached garage shall not override the provisions of paragraph M. An accessory building shall not be occupied, and in the case of a garage, shall not contain any portion, which is intended to be occupied.

B - Model Homes

The provisions of this Section shall not prohibit the Declarant from using a house or other dwelling units as models.

Self explanatory

C - Timely Construction

Upon a natural disaster, fire, or other structural damages, repairs must be completed in a timely manner. Houses and other dwelling structures may not be temporarily or permanently occupied until a certificate of occupancy has been issued thereon by the County of York, Virginia. During the continuance of construction, the Owner of the lot shall require the contractor to maintain the lot in a reasonably clean and uncluttered condition.

est T

D - Screened Areas

Each lot owner shall provide a screened area in which garbage receptacles, fuel tanks or similar storage receptacles, electric and gas meters, air conditioning equipment, clothes lines, above ground swimming pools, and other unsightly objects must be placed or stored in order to conceal them from view from the road and adjacent properties. Plans for such screened area delineating the size, design, texture, appearance and location must be approved by the Declarant prior to construction. Garbage receptacles and fuel tanks may be located outside of such screened area only if located underground.

The intent of this guideline is to, screen from public view the types of objects mentioned in the corresponding paragraph of the Coventry covenants. Screening can be accomplished with landscaping, fencing, or architectural materials that are similar in color and style as the primary structure on that lot. Landscaping materials used for screening must ensure that plant growth will screen effectively year-round and from all applicable angles. All proposed screening must be approved by the Architectural Review Committee.

In any neighborhood, garbage and trash storage particularly important. Improper storage can lead to not only a shabby appearance, but also health and odor problems.

All garbage and trash stored within Finch Terrace must be kept in a covered container and except for a reasonable amount of time to permit collection; these containers shall at no time be visible from neighboring property. Hence, all garbage and recycling containers must be kept inside a privacy fence or garage.

Collection containers and recycling bins must be placed at the street side no earlier than 7:00 PM prior to the day of collection, and removed no later than 7:00 PM the day of collection. Only approved trash containers furnished by trash collectors can be used.

E - Parking

Each lot owner shall provide two (2) spaces for the parking of automobiles off streets prior to the occupancy of any building or structure constructed on said property in accordance with reasonable standards established by the Declarant.

Overflow parking is defined in Section B - Use and Restrictions - Finch Terrace.

F - Mobile Homes, Boats, & Trailers

No mobile home, trailer, tent, barn, or other similar outbuilding or structure shall-be placed on any lot at any time, either temporarily or permanently. Boats and boat trailers may be maintained on a lot, but only within an enclosed or screened area approved by the Declarant such that they are not generally visible from adjacent properties.

Self-explanatory.

G - Temporary Structures

No Structure of a temporary character shall be placed upon any lot at any time; provided, however, that this prohibition shall not apply to shelters or temporary structures used by the contractor during the construction of the main dwelling house, it being clearly understood that these latter temporary shelters may not, at any time, be used as residences or permitted to remain on the lot after completion of construction. The design and color of structures temporarily placed on a lot by a contractor shall be subject to reasonable aesthetic control by the Declarant.

Self-explanatory.

H - Externally-Mounted Devices

No television antenna or radio receiver or sender or other similar device nor any window air conditioning units, aluminum or vinyl awnings shall be attached to or installed on the exterior portion of any building or structure.

Satellite dishes should be placed in a location to provide maximum reception and should be concealed if at all possible.

I - Lot Boundaries

No lot shall be subdivided, or its boundary lines changed, nor shall application for same be made to the County of York, except with the written consent of the Declarant. However, the Declarant hereby expressly reserves to itself, its successors or assigns, the right to replat any lot or lots owned by it and shown on the plat of any subdivision within the Development in order to create a modified building lot or lots; and to take such other steps as are reasonably necessary to make such replatted lot suitable and fit as a building site including, but not limited to, the relocation of easements, walkways. rights of way, private roads, bridges, parks, recreational facilities and other amenities to conform to the new boundaries of said replatted lots. The provisions of this paragraph shall not prohibit the combining of two or more contiguous lots into one larger lot. Following the combining of two or more lots into one larger lot, only the exterior boundary lines of the resulting larger lot shall be considered in the interpretation of these covenants.

Self-explanatory.

J - Fences

No chain link fences are allowed on any portion of a lot. Fences shall only be constructed of wood, masonry, or other material approved by the Architectural Review Committee. No fences shall be erected, placed, or permitted to remain on any lot nearer to any street than the front of the house constructed on the lot.

Fences with in Finch Terrace shall be constructed to match the original design and layout.

Staining of fences is recommended but not mandatory. If fences are to be stained, Honey Gold or Red Oak are the only approved colors. Any deviation requires approval by the Architectural Review Committee.

K - Mail Boxes

No mail and newspaper boxes shall be permitted along the streets unless required by the appropriate governmental authority, in which event, all such mail and newspaper boxes shall conform to a standard Development design approved by the Architectural Review Committee of the Association

Finch Terrace has USPS-approved, cluster mail boxes; therefore, individual mail boxes in front of residences are not allowed.

Vehicular parking in front of mailboxes is prohibited. Notices will be sent on the first offence. Subsequent violations may result in the owner being fined, and/or the vehicle being towed.

L - Overnight Parking

Overnight parking in the street will not be permitted except on an emergency basis.

M - Ungaraged Vehicles

No more than three ungaraged vehicles will be permitted to be consistently parked on the premises, and these must be in the driveway or on a parking apron off the driveway. These vehicles will be restricted to licensed, operable automobiles, mini-vans and pickup trucks not to exceed 3/4 ton in capacity.

"Consistently" is the key word here. Paragraph K (above) and paragraph M (below) apply. This does not preclude visitors for extended stays. Communication with the neighbors is key to any misunderstanding and consideration for the situation. A fourth family vehicle parked over night on the unit's driveway for more than seven days is in violation of this restriction.

N - Large Vehicles, Trailers, & Boats

Pickup trucks over 3/4 ton capacity, recreational vehicles, boats and boat trailers must be garaged. Recreational vehicles and boats too large to garage and large vans may be stored behind the house

on a parking apron with suitable screening to minimize unsightliness and with a total of one per lot. The parking and screening must be approved by the Association. Tractors, trailers, buses, commercial vans and non-pickup trucks over 3/4 ton capacity are not permitted.

Vehicles over ¾ ton or recreational vehicles are not permitted within Finch Terrace.

Boats must be garaged in order to be maintained within Finch Terrace.

O - Vehicle - Abandoned or Inoperable

No junk, derelict, abandoned or inoperable vehicle or other vehicle on which current registration plates and City and State stickers, as required, are not displayed, shall be kept upon any property or street, public or private. Vehicle repairs, other than light maintenance are not permitted on the common property. The Board of Directors shall have the power to tow or "boot" any vehicle in violation of this subparagraph upon Ten (10) days prior written notice to the property owner or, in the event the property owner is unknown, by affixing such written notice to such vehicle for a three (3) day period and the vehicle will not be permitted to return until such time as the owner presents evidence to the Board of Directors that the violation has been corrected.

Self-explanatory

P - Parking

No vehicle shall park in an area designated as a non-parking area or in any reserved or designated parking area which has not been reserved or designated to such vehicle.

Parking is prohibited in front of cluster mailboxes and within twenty feet of intersections

3. USE RESTRICTIONS - Finch Terrace

Covenant Clarifications

The following section has been created to expand on the Covenants and Use Restrictions as they apply to Finch Terrace. There are differences between the separate Villages within COVENTRY and what applies to one Village may not apply to another.

These are layman interpretations. Where there is still room for interpretation, the basic covenants prevail. The italicized paragraphs below have been extracted from Article Five (Use and Occupancy Restrictions) of Finch Terrace's covenants and are followed by explanations, interpretations, and comments developed by the Finch Terrace Village Committee.

A - Use of Residence

No Owner shall occupy or use his Carriage Home or Townhouse, or permit the same or any part thereof to be occupied or used, for any purpose other than as a private, single-family residence for the Owner's immediate family, lessees, servants or guests.

Self-explanatory.

B - Storage in the Common Area

Except for parking passenger automobiles in the designated parking spaces, nothing shall be stored by any Owner in the Common Area without the prior consent of the Master Association, and no waste shall be committed in or to the Common Area.

Our Village is unique in that our streets are owned jointly by all Carriage Home/Townhouse owners, and are thus considered part of our common areas.

There are no designated parking spaces within Finch Terrace other than the individual driveways on each lot. Overflow parking is located on Chanticlair Drive between #112 and #114 and a#113 and #115.

No other party may make any alteration to Common Property without specific written approval from the Master Association.

Prohibited storage on Common Property includes, but is not limited to: trash and trash containers, grass cuttings, tree trimmings, thatch, chemicals, petroleum products, paint, and construction materials. Exceptions require written approval from the Master Association.

C - Use of Garages

Any parking garages constructed as part of a Carriage Home or Townhouse are to be used for automobile parking only.

Self-explanatory.

D - Subdividing Lots

Except as reserved to the Declarant, no Lot may be divided, re divided, or subdivided, nor may any portion thereof be sold or otherwise transferred, except in its entirety.

E - Increase of Liability

Without the prior consent of the Association, no Owner shall do or keep or permit anything to be done or kept on any Lot or in the Common Area which will increase the rate of insurance on the Village, result in cancellation of insurance on any Carriage Home or Townhouse or on any part of the Village, or be in violation of any law.

This is a catch all statement for the protection of Finch Terrace and Coventry as a whole. It pertains to landscaping that causes changes in drainage or runoff, the construction of unsafe structures, or structures that present a dangerous situation such as blocking easements for utilities maintenance or access for emergency services.

F - Signs

No sign of any kind shall be displayed to the public view on or upon any Lot, Carriage Home, Townhouse or in the Common Area without the prior consent of the Master Association, except as provided in Paragraph L below.

Signs are used to communicate and not meant to be a distraction. Only the Master Association puts permanent signs in place. These include: Stop signs, street signs, development signs, neighborhood watch signs, and mailbox identification. All other signs are temporary. These include: Political, business, and yard sales. Temporary signs such as "house direction" signs and "yard sales" should not be left out overnight and must be policed up no later than 8:00 AM of the day following the event.

Political signs cannot be placed in the-common areas without written permission from the Master Association. They cannot be placed on residential, private property without the written consent of both the Master Association and the land owner.

Other signs or plaques that identify the house number/address or name of the resident must be approved by the Architectural Review Committee if they differ from the conventional numbers on a porch or front entrance.

G - Animals

No animals, livestock, or poultry of any kind shall be raised, bred, or kept upon any Lot or within in any Carriage Home or Townhouse or in the Common Area, except such dogs, cats, or other household pets as may be permitted by the rules and regulations adopted by the Master Association.

Animal feces will be removed by animal owner immediately on common or community property. Failure to do so will be dealt with by the Association.

H - Nuisances

No nuisances shall be allowed in or upon any Lot, Carriage Home, Townhouse or the Common Area, nor shall any use or practice be allowed which interferes with the peaceful occupancy and use of any Carriage Home, Townhouse or the Common Area by the Owners.

Anything that annoys and disturbs a resident of the community, rendering the normal use or occupation of their property physically uncomfortable shall be considered a nuisance.

No nuisances' public, private or any combination thereof shall be allowed in or upon a residential unit or the Common Area.

A public nuisance is one, which affects others living in Finch Terrace. This shall include, but is not limited to, loud noises and music, unprovoked continuously barking dogs, discharging of firearms or fireworks or any other related public nuisance. A dog, which has been declared as "vicious" by York County's Animal Control Division, shall be considered a public nuisance within Coventry.

A private nuisance is one, which affects one's personal interest in the private use and enjoyment of their property by any type of liability-creating action. This shall include, but is not limited to,

willful destruction of private property, unsightly structures and unsafe structures (Dog houses, trash piles, playhouses, decks and fences) or any other related private nuisance.

I - Improper Use

No immoral, improper, offensive or unlawful use shall be made of any Lot, Carriage Home, Townhouse or any part of the Common Area.

Self-explanatory

J - Leases

Except as provided in Paragraph L below, Carriage Homes or Townhouses may be rented by the Owner only if the Carriage Home or Townhouse is occupied by the lessee and his immediate family, servants and guests, and only if the minimum term of any such rental and occupancy shall be six (6) months.

This provision prevents and owner from turning his dwelling into a motel or bed and breakfast.

K - Association Rules & Regulations

Reasonable rules and regulations concerning the use of the Common Area and conduct of the Owners, their families, guests, tenants, agents and invitees within the Development may be made, amended and revoked from time to time by the Board of Directors of the Master Association. Copies of rules and regulations and all amendments thereto shall be furnished by the Master Association to all Owners and residents of the Development upon request.

The rules and regulations referred to here pertain to the use of Common Areas within Finch Terrace as well as those within the rest of Coventry such as the clubhouse and other recreational amenities.

L - Interfering with Developer

No Owner nor the Master Association nor any Project Association shall interfere in any way with-the completion of the contemplated improvements of the Property by a Project Developer.

M- Use of Common Area

Except for the right of ingress and egress, an Owner shall use the Common Area only as may be allowed by the Master Association or expressly provided for herein.

Self-explanatory.

4. USE RESTRICTIONS - Recreational Facilities

A - Liability

All persons using any of the recreation facilities which may be placed on the Common Property do so at their own risk and sole responsibility. The Master Association and the Declarant do not assume responsibility for any occurrence, accident or injury in connection with such use. No Owner or occupant of a Residential Unit shall make any claim against the Master Association or the Declarant, their servants, agents, or employees, for or on account of any loss or damage to life, limb or property sustained as a result of or in connection with any such use of any of the recreational facilities. Each Owner and occupant of a Residential Unit shall hold the Master Association and the Declarant harmless from any and all liabilities and any action of whatsoever nature by any tenants, guests, invitees or licensees of such Owner growing out of the use of the recreational facilities, except where such loss, injury or damage can be clearly proved to have resulted from and been proximately caused by the direct negligence of the Master Association or the Declarant or their agents, servants or employees in the operation, care or maintenance of such facilities.

Self-explanatory.

B - Damage

Any damage to any building, recreational facility or other portion of the Common Property or improvements therein caused by an Owner or such Owner's pets shall be repaired at the expense of the Owner.

Self-explanatory.

5. ARCHITECTURAL GUIDELINES FOR FINCH TERRACE

NOTE: "Visible from Neighboring Property" shall mean, with respect to a person six feet tall, standing on any part of such neighboring property at an elevation no greater than the elevation of the base of the object being viewed.

References in parentheses indicate the directive on which the guideline is based. Source is the Declaration of Covenants, Conditions and Restrictions of Finch Terrace, unless otherwise noted.

Antennas

Prior approval of the Architectural Review Committee is not required for installation of satellite antennas. However, since installation of these devices may potentially have a significant impact on the exterior appearance of our community, we ask that you consider the lowest numbered option (below in a the following order) for which installation is possible and an acceptable signal may be obtained.

- 1. Ground installation in the rear of your home or interior installation (such as in the attic).
- Ground installation on either side of your home. If at all possible, attempts should be made to limit the exterior impact from the front of your home by locating the dish behind a fence or by appropriate landscaping.
- 3. Installation on the exterior structure of your home in the rear. The antenna should be placed no higher than necessary to receive an acceptable signal. If at all possible, the antenna should be placed below the fence line.
- 4. Installation on the exterior of your home on the side.
- 5. Ground installation in the front of your home. Reasonable attempts should be made to limit the exterior impact by appropriate landscaping.
- 6. Installation on the exterior structure of your home in the front.
- 7. Roof installation.

(Board Resolution, May, 1998)

Attic Ventilators (Exterior)

Because any attic ventilator exteriorly installed on a unit will be visible from neighboring property, all such ventilators require an application for variance.

The following guidelines are intended to help balance individual economic interests with neighborhood aesthetic concerns:

- 1. No part of the ventilator should be visible from a street.
- 2. The ventilator should protrude no more than twelve (12) inches above the roof surface.
- 3. To camouflage the ventilator, all exposed parts should be painted the color of the surface the ventilator penetrates.
- 4. Blocking air flow through the ventilator should be accomplished from the inside of the unit.

 (Art. Eight 1)

FIRST Annings

Awnings are prohibited, regardless of how it is affixed to the structure, within Finch Terrace.

(Art. Eight 1)

Basketball Backboards

Because of the size of the lots and the orientation of driveways within Finch Terrace, there is no effective way to screen the noise and vibrations of basketball backboards from one's neighbor. For this reason, basketball backboards are not allowed in the village.

(Art. Five H)

Boat Storage

Boats and boat trailers may be maintained on a lot, but only within an enclosed or screened area approved by the Architectural Review Committee. Large boats and trailers may by disapproved if the screening necessary to hide them becomes too obtrusive.

See Large Vehicles, Trailers & boats in the previous section

(Art. Nine, 2F)

Clothes Lines

Clotheslines are to be screened from view (i.e., clothes lines cannot be visible from neighboring property). Since the height and length of clotheslines do not lend themselves to effective and attractive screening, clotheslines are discouraged and Architectural Review Committee approval will be very difficult to obtain.

(Art. Eight 1)

Decks

Decks are prohibited in Finch Terrace.

(Art. Eight 1)

Dog Houses & Dog Runs

Unless visible from neighboring property, doghouses do not require a variance application to be submitted. All doghouses must be located behind the rear foundation line of the residence. They should be positioned so as not to create a nuisance. If the doghouse is visible from neighboring property, it should be painted and roofed to match either the unit or the unit's shed.

Dog runs are prohibited in Finch Terrace.

(Art.Five H) (Art Eight 1)

Doors

See STORM DOORS / SCREEN DOORS

Driveways

Owners of homes in FINCH TERRACE are responsible for maintaining their respective driveways.

If a second parking apron is added (not to exceed a double car apron), a variance application must be submitted.

(Art. Eight 1)

Exterior Repairs (Siding and Roofs)

The maintenance and repair of the exteriors of the Carriage Homes and Townhouses are the responsibility of the Association who has the sole right to determine the method and manner in which such repairs and/or maintenance is to be performed. The Association will furnish all labor and materials.

The Architectural Review Committee on a case-by-case basis may approve minor exterior repairs.

If damage by a natural disaster or fire, the homeowner's insurance is responsible for repairing the damage.

(Art. 7)

Fences

Fences beyond those installed by the builder were not envisioned for Finch Terrace due to the small size of the lots. Because of the unique layout of lot boundaries in the Village, additional fencing must be approved on a case-by-case basis to avoid creating an unattractive patchwork appearance that can negatively impact neighborhood property values.

Because an inconsiderately placed fence can box a neighbor in or destroy his views (thereby reducing the value of his property), fences in Finch Terrace will generally not be approved if they are within ten (10) feet of the neighbor's front door even if the proposed fence is entirely within the applicant's own property lines.

Any modifications to builder-installed fencing as well as any new fencing requires an application to the ARC. Naturally resistant or pressure treated wood is the material of choice. Modifying original fencing includes, but is not limited to removing slats, staining, increasing or reducing fence height, and installing additional fencing to enlarge the enclosed area. When enlarging existing fenced areas, new fencing must be identical to original fencing. An appropriate drawing of the proposed extension, as well as a copy of the original physical survey must accompany each application.

No fences may be installed across, around or through pedestrian access easements as shown on plat surveys. Proposed fencing on Utility access may be removed at the owners expense by the Utility Company unless written permission is granted by said Company and Architectural Review Committee permission is granted.

Staining of fences is recommended but not mandatory. If fences are to be stained, Honey Gold or Red Oak are the only approved colors. Any deviation requires approval by the Architectural Review Committee.

Finally, repairs to the original or Architectural Review Committee approved fencing do not require an application. However, damaged fencing should be repaired within thirty (30) days of damage occurrence, and repairs must duplicate the original or approved fencing.

(Coventry Declaration Art. Nine, Two J)

Grills (Permanent)

Permanent grills, which are visible from neighboring property, require an application to the Architectural Review Committee. If the grill is not visible, no application is necessary. In general, grills should be located behind the unit's rear foundation line.

(Art. Nine, Two D)

Gutters and Down Spouts

When replacing existing gutter and/or down spout or portions thereof, no variance application is necessary. However, an application is required if altering, e.g. changing color, or relocating the existing systems. Prior to installing gutters and/or down spout additional to those present at the time of the original sale, a variance application must be filed with the Architectural Review Committee. Applications for below ground gutter drainage systems must be accompanied by a diagram of the property, proposed installation, and termination point.

(Art. Eight 1)

Heating and Air Conditioning Units

Before installing an external heating and/or air conditioning unit additional to that installed by the Subdivision Builder, a variance application must be filed with the Architectural Review Committee. An application is also necessary when relocating the builder-installed unit.

(Art. Eight One)

Irrigation Systems and Wells

Underground lawn sprinkling systems require Architectural Review Committee approval. Wells for such systems also require approval.

(Art. Eight One)

Landscaping

Application is required if any deviations from the builder's original landscaping plan are to be made that alters the slope/drainage characteristics of the property, significantly alters the appearance (especially from the street), or creates features potentially hazardous to the safety of others. This would not include mulching, planting of small trees, shrubs, flowers, etc. It is the homeowner's responsibility to keep all shrubs, trees and grass neatly trimmed, properly cultivated and free from all trash, weeds, and other unsightly materials. The homeowner is also required to maintain grass located behind fences and on easement property. Lawns are required for soil stabilization. Grass height shall not be permitted to exceed 5 inches at any time except on newly established lawns.

Since installation of a rock garden constitutes a change in landscaping and because these gardens may create new and possibly undesirable drainage patterns for adjacent properties, rock gardens require an application for variance.

The Architectural Review Committee will consider each application on an individual basis.

(Art. Eight One)

Lighting (Decorative)

Decorative holiday and festival lighting does not normally require approval; however, holiday lighting shall not be operative prior to the 26th of November in any year, and must be totally removed by January 22nd. The Architectural Review Committee suggests that you make sure your lighting display is not objectionable to your neighbors on adjacent properties, or across the street from you.

Festive lighting during other times of the year requires approval from the Architectural Review Committee.

(Coventry Declaration Arts. Nine1 D & Nine One E)

Lighting (Residential)

The replacement of an existing light fixture, if accomplished with a realistic match to the old fixture, does not require approval from the Architectural Review Committee. If a change in style, size, shape, color or positioning is desired, or if additional light fixtures are to be installed on existing structures, an application is required.

(Art.Eight Two)

Lighting and Wiring (External)

Permanent exterior lighting and wiring requires a full application. All exterior lighting should be installed so as not to shine on adjacent property, and should be aesthetically planned for each location.

Security lights, flood lights and various types of high output lights should be considered more carefully because of the potential impact on neighboring properties. Light fixtures for this application should be carefully aimed so that they illuminate only a specific area, such as a doorway. Some high output light fixtures may have to be shielded in a manner similar to some street light installations to prevent unwanted or excessive intrusion of light from one property to another. A full application is required.

The Architectural Review Committee recommends that before any digging is initiated, the applicant call MISS UTILITY 1-800-552-7001 for existing locations of utilities.

(Arts. Eight One & Eight Two)

Painting (Exterior)

To insure a continued attractive neighborhood, appearance exteriors of all living units and of accompanying structures must be kept neatly and adequately painted and/or stained. If a unit or other structure is to be repainted with either the original builder color or a previously (Architectural Review Committee) approved color, a variance application is not needed. However the old and new colors must match, they must have both the same manufacturer and the identical name. If either manufacturer or name/number differs, then a color change is involved, and an application is required.

The Architectural Review Committee will consider color change applications on the basis of the following:

- 1. The material used to affect the change, i.e. the type of paint or stain to be used.
- 2. The effect of the proposed color combination on neighborhood appearance.

More specifically, the Architectural Review Committee will review the proposed combination itself, the new combination in conjunction with the unit's shingle color, and the visual effect of the proposed colors on the immediate neighborhood. In general, the Architectural Review Committee recommends that proposed colors be consistent with those already in Finch Terrace. The Committee also advises no more than three (3) different colors on a particular unit.

(Art. Eight One & Eight Two)

Patios and Walkways

Patios and walkways should be of a natural color and/or natural wood. They should also disturb existing contours as little as possible.

Walkways that shall be extended outside existing fences will require an application.

(Art. Eight One & Eight Two)

Pets

Dogs, cats, birds and fish are examples of appropriate pets. Pets must not be permitted to disturb neighbors with continued howling, barking or other loud animal noises. Homeowners are restricted to two four legged pets. Pet excrement must be removed promptly from the property of neighbors and from common areas by the pet's owner if the pet is permitted outside the owner's property lines. Regular cleanup of one's own property is required to prevent odor and unsightliness from becoming public nuisances.

(Art. Five, G)

Play and Recreation Equipment

Play equipment, which will not be visible from neighboring property, does not need an application for variance.

If the proposed equipment will be visible, however, a complete application is required. The following guidelines are intended to assist in both planning the play area and filing the necessary application:

- 1. All play equipment should be located behind the unit's rear foundation line.
- 2. Wood equipment should be left unpainted and allowed to weather.
- 3. Metal equipment should be painted an inconspicuous color, preferable either to match the unit's siding or to blend with the unit's rear fencing. Equipment that would pose a public or private nuisance will not be permitted.

(Art. Eight One)

Residential Identification Signs (House Numbers)

No more than two (2) sets of residential identification signs, i.e. house numbers, are permitted on a particular unit and must match existing numbers.

In an emergency situation to aid police, fire and rescue personnel in locating a residence, the Architectural Review Committee recommends that each unit have house numbers that are both prominently displayed at all times and adequately illuminated at night.

Warning signs (Beware of Dog, Security Alarms by XXXX, etc.) must be commercial quality and kept in good condition. Application, with strong justification, is required for such signs exceeding 120 square inches in size.

(Art. Eight One & Eight Two)

Restyling

Restyling is any relatively permanent change, which alters the exterior appearance of a unit. It includes the addition of or change in porches, porch railings, shutters, storm doors, security doors and windows, etc.

If the proposed alterations will be visible from neighboring property, a variance application must be filed. The application should be thorough and should include a detailed plan specifying the materials to be used, paint and/or stain colors, dimensions, and any other pertinent information. A sketch of the completed project should be also provided.

The Architectural Review Committee will review each plan based upon appropriateness of the alteration, the suitability of the proposed materials, and both the physical effects and the visual impact of the alterations on neighboring properties.

The Architectural Review Committee advises fashioning alterations in accordance with the unit's original style. Alterations should be have minimal physical and visual effects on neighboring and adjacent properties. Finally, check with the York County Department of Codes Compliance for the necessary permits.

(Art. Eight One & Eight Two)

Rock Gardens

See LANDSCAPING.

Sheds and Tool Storage

A shed or other storage structure requires an application. The application should include a detailed plan specifying the proposed structure's lot placement, its dimensions, and the materials to be used. A sketch of the completed structure is also necessary.

Generally storage structures must be located behind the living unit's rear foundation line. The committee recommends wood as the building material and shingles as roofing. The structure should be painted or stained and shingled the same as the existing living unit. It should be unembellished.

York County requires that a permit be obtained prior to beginning construction of sheds that are larger than 150 square feet. Generally, sheds cannot be built closer than five (5) feet to side and rear lot lines.

(Arts. Eight One)

Smokestacks and Chimneys

Whenever an additional chimney or smokestack is to be built, an application must be filed with the Architectural Review Committee. In such instances, special care is needed to arrive at an architecturally suitable design. The Architectural Review Committee will consider applications on a case by case basis.

The following are some generalized guidelines:

- 1. New chimneys should resemble original chimney with respect to style, material, etc.
- 2. When a chimney is to be added next to the original chimney both flues should be run through the same enclosure.

(Art. Eight One)

Solar Collectors

Solar collectors require a variance application. Due to the large visual impact solar panels can have on a community, solar collectors generally are discouraged.

The proposed panels should have a minimal visual affect on the immediate neighborhood. They should not readily be visible from a street, They also should lie flat on the unit's roof.

(Art. Eight One)

Staining (Exterior)

Also see PAINTING (EXTERIOR)

Statues, Fountains, & Ornaments

Any statue, fountain and/or ornament, including but not limited to flag pole, window boxes, weather vanes, bird baths, etc., require a variance only, if it will be visible from neighboring property.

Proposed statues, fountains and ornaments should have minimal visual and physical impact on neighboring properties.

(Art. Eight One)

Swimming Pools, Hot Tubs, & Spas

Since no living units within Finch Terrace have yards suitable for private pools, both in-and above ground pools generally are discouraged. If a pool is contemplated, however, a variance application must be filed. The Committee will consider these applications on a case-by-case basis looking primarily at the potential effects of the proposed pool on neighboring and adjacent properties. In particular, the ARC will examine planned excavation, drainage and, if the pool will

be visible from neighboring property, surrounding landscaping. All pools must comply with applicable county codes.

Neither inflatable nor plastic wading pools require an application.

Hot tubs and spas require a variance application.

The Architectural Review Committee 's primary concern is the effect of drainage upon adjacent lots. Considerations for application review are:

- 1. Whether installation requires excavation, and if so, the effect of excavation upon adjacent properties.
- 2. Where siphoning into the yard will be the means of drainage, the gallon capacity of the proposed tub or spa relative to yard dimensions.
- 3. If the tub or spa will be visible from neighboring property, the visual effect on adjacent properties.

York County requires owners to obtain a building permit prior to installing a pool, hot tub, or spa.

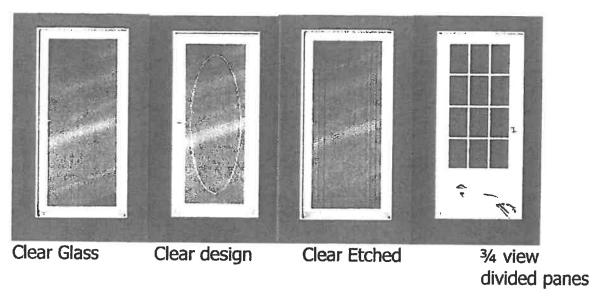
Remember that any structure to be built in conjunction with the proposed pool, hot tub or spa (e.g. trellis, decks, etc.,) not only may require a building permit, but also will require a variance application if the structure will be visible from neighboring property. Finally, once installed, pools, tubs and spas must be operated so as not to become a nuisance.

(Arts. Eight One & Five 1E)

Intentionally Left Blank

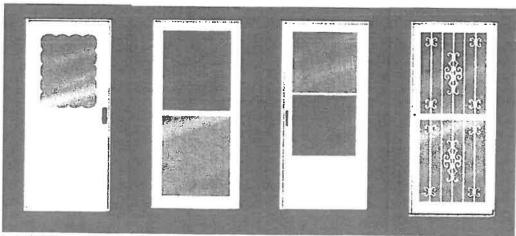
Storm Doors / Screen Doors

Storm and screen doors visible from the front of the property must be 1.25" aluminum (anodized or baked on enamel). All storm doors shall be full glass type or ¾ aluminum decorative grid as below. Door installations require approval of the Architectural Review Committee. Half-glass or cross buck doors are not permitted. Temporary doors will not be approved. NOTE: Installing a storm door may cause thermal deformity to plastic door trim.



↑ These are the choices meet approved standards ↑

Preferred door color should match house trim



With or without self storing screens

Security doors

↑ These will not be approved **↑**

Trash Storage and Collection

In any neighborhood, garbage and trash storage is particularly important. Improper storage can lead to not only a shabby appearance, but also health and odor problems.

All garbage and trash stored within COVENTRY must be kept in covered containers and, except for a reasonable amount of time to permit collection; these containers at no time shall be visible from neighboring property. Hence, all garbage containers must be kept inside a privacy fence, shed, garage or other concealed area.

Garbage containers must be placed at street side no earlier than 7:00 p.m. on the day prior to collection and removed no later than 7:00 p.m. on collection day. To avoid rodent and other animals' problems, it is particularly important that containers, especially plastic bags and boxes, not be put at the curb prior to the morning of collection.

(Coventry Declaration Art. Nine 1C)

Trellises & Arbors

Trellises or Arbors must be located inside the fence, and must be kept in good repair and, if painted or stained must complement the color scheme of the dwelling.

These must get ARC approval.

(Art. Eight One)

Vegetable Gardens

Vegetable gardens do not require approval provided that the following conditions are met:

- 1. All plantings are located behind the unit's rear foundation line.
- 2. No plants exceed the height of five feet when planted without fencing. (No crops can exceed the height of the fencing at its lowest point.)
- Total planted area will not exceed 150 square feet.
- 4. The garden is not planted on a grade, which will cause damage to property below it through the flow of water onto lower property.

Should one or more of these conditions not be met, a variance application is necessary.

Under all circumstances, plant supports and dead vegetation must be removed at the end of the growing season.

(Art. Eight One Three)

Vehicle Repairs

Except with the approval of the Architectural Review Committee, no mobile home, trailer of any kind, truck (larger than 3/4 ton), camper or permanent tent or similar structure can be kept or placed for a period of more than forty-eight (48) hours, or maintained, constructed, reconstructed, or repaired, upon any property or street within COVENTRY in such a manner as will be visible from neighboring property. Additionally, vehicle repairs, other than light maintenance are not permitted on the common property. The provisions of this paragraph shall not apply to emergency vehicle repairs.

A variance for boats, trailers, RV's or repairs is not required provided the vehicle or repair is contained entirely within the garage, i.e. the garage door must close completely.

(Coventry Declaration Art. Nine 2F)

Woodpiles

Woodpiles do not necessitate filing a variance application. However, all woodpiles must be located within the privacy fence area and not visible above the fence. In no instance should a woodpile be placed within the common property.

(Coventry Declaration Art. Nine, 1C)

OTHER ALTERATIONS

When a guideline is not available for the project you are proposing, a complete application should be filed with the Architectural Review Committee.

(Art. Eight One)