



Mallard Bay Property Owners' Association
Revision 4. August 31, 2016

OWNER / RESIDENT / BUILDER INFORMATION LETTER

In February 2006 the Mallard Bay Property Owners Association (MBPOA) was given oversight responsibility of the Protective and Restrictive Covenants of Mallard Bay Subdivision. The original developer of Mallard Bay, Mr. Don Bunch, signed over this responsibility.

The five member MBPOA Board of Directors in concert with its' three to six member Review Board, enforce the restrictions set by the Protective and Restrictive Covenants.

It is our goal to provide fair and unbiased guidance to owners, residents and builders.

Our Review Board will attach the Review Board Plan Review Form (RBPRF) to submitted plans. Each Review Board Member will get a chance to check submitted plans for compliance with the Protective and Restrictive Covenants. A minimum of three Review Board Member approvals are required for plan approval. If a Review Board Member disapproves a plan, the reason for the disapproval must be written on the RBPRF with references to the applicable Protective and Restrictive Covenants. All submitted drawings will remain on file with the MBPOA for future reference. The Review Board will have ten business days to review each plan submission. A completed copy of the RBPRF will be provided to the submitter. Plan submissions should be made to the Review Board Chairman Rick Pagodin, 521 Mallard Bay, Rutledge TN 37861. (865) 748-8792, or to a Board Director in Rick's absence

The MBPOA Board of Directors requires that any addition / modification plans submitted should at a minimum require the structure / modification be drawn in a professional manner. Any **house plans** submitted should be professionally

prepared. All plans should include the plat map with measurements from the structure / modification to the lot lines for setback determination, detailed measurements and materials list (particularly brick / siding type, window type, roof type, roof pitch, and colors). This information is necessary to meet Protective and Restrictive Covenants of Mallard Baye Subdivision Phase 1-7 paragraph 15 requirements.

Mallard Baye Subdivision was developed in seven phases. Each phase has slight variations in Protective and Restrictive Covenants. Selected lots may have specific restrictions based on their location. The phases and associated lots are listed below to assist you in determining which Protective and Restrictive Covenants apply to your plans.

Phase 1: Lot 1-31, 72, 76-91

Phase 2: Lot 32-75, 92

Phase 3: Lot 93-117

Phase 4: Lot 118-126

Phase 5: Lot 127-151

Phase 6: Lot 152-161, 182-195

Phase 7: Lot 162-181, 196-209

You may obtain a copy of the Mallard Baye Protective and Restrictive Covenants by visiting our website www.MallardBaye.com. You may also obtain a copy of the Protective and Restrictive Covenants and plat maps from:

Grainger County Registrar of Deeds

Highway 11W

Rutledge TN 17861

Phone: (865) 828-3523

The MBPOA Board wants to do our very best to serve our community. It's our objective to provide oversight of the Protective and Restrictive Covenants, maintain our common areas, complete projects to enhance our community, and provide activities to nurture a warm, caring, neighborly atmosphere.

With warmest regards,

The MBPOA Board of Directors.