CAIN CROSSING

ARCHITECTURAL GUIDELINES

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Cain Crossing Architectural Guidelines

INTRODUCTION

Through careful planning and design as well as the coordinated efforts of each homeowner in the community Cain Crossing will stand above other communities. Architectural Guidelines are put into place to ensure a cohesive design for a neighborhood without sacrificing the individuality of each home. The standards aid the development of a desirable and attractive neighborhood. They ensure, enhance, and protect the value of all the homes within Cain Crossing. This document is meant to be a supplement to the Covenants and Restrictions for the neighborhood, but the Covenants and Restrictions always supersede these guidelines. The guideline will aid the reader in understanding those elements that are important to the integrity of an individual home as well as to the manner in which that home compliments the overall harmony of the neighborhood. No action taken by the Architectural Review Board shall entitle any person to rely thereon with respect to conformity with the laws, regulations, codes or ordinances of local, state, or federal governments.

A. ARCHITECTURAL REVIEW BOARD GUIDELINES AND PROCEDURES

I. Who and What is the Architectural Review Board

The Architectural Review Board is the architectural control committee, which shall be the governing body charged with promoting and maintaining a high level of design, quality, harmony and conformity throughout Cain Crossing. The Declarant controls the Architectural Review Board until the time of turnover; afterwards the elected board from the homeowner's association takes control. No improvements of any kind shall be erected, placed, or maintained, and no alteration or modification of any improvements in Cain Crossing shall be made without approval of the Architectural Review Board.

II. Purpose

The Architectural Review Board is established to provide a system of review for the construction or modification of all improvements within the Project. The goal of the Architectural Review Board is to review the application of plans and specifications to determine the compliance with the standards set forth by the Covenants and Restrictions. The Board strives to ensure the communities are attractive by maintaining the principles set forth in the Covenants and Restrictions. The Architectural Review Board does not assume responsibility for the technical aspects, structural aspects, or safety of the design. Nor does the board assume responsibility for compliance with local codes, ordinances, or laws.

III. Scope of Architectural Review Board

The Architectural Review Board reviews and approves or disapproves all plans and submissions solely on the basis of aesthetic standards, harmony of location, external structure and design relating to surrounding topography and the overall benefit or detriment to the overall Project. The board will take into account aesthetic aspects of architectural design, placement of buildings, color schemes, exterior finishes, and

materials used. The Architectural Review Board is not responsible for structural safety of the improvement or the conformance with building codes. The Board holds the right to refuse any submittals that are not suitable or desirable to the overall aesthetics of the neighborhood. The Board also reserves the right to grant variances to these standards on the basis necessity or unusual conditions. The Architectural Review Board reserves the right to inspect all aspects of the improvements after the construction process has been completed. Declarant improvements are not subject to the board approval and are deemed to conform to the plan of development for Cain Crossing.

IV. Steps for Obtaining Board Approval

- 1. Plans for improvements must be submitted to the Architectural Review Board to include all aspects of the improvement along with the proper application form.
- 2. Applicant must submit a plot plan of the lot showing the location of the improvement.
- 3. The Architectural Review Board may require the submission of additional information and materials as needed to supplement the application.
- 4. The Board reviews submittals on a monthly basis. (The typical turn around for an application is 30 days and a maximum of 60 days).
- 5. All approvals or disapprovals will be written and sent to each respective Applicant.
- 6. Applicants may submit improvement plans to the Architectural Review Board before the closing of a home to ensure the home will fit all the needs of the homeowner.

V. Enforcement

The Architectural Review Board reserves the right of entry and inspection of any lot or portion of Project Land to determine the existence of improvement that violates the standards set forth by both this document and the Covenants and Restrictions. Except in emergency situations, any exercise of entry and inspection by the Architectural Review Board will follow at least a twenty-four hour notice to the Residential Owner. The Board is empowered to enforce the provisions set forth in both this document and the Covenants and Restrictions by any legal action, and in the event it becomes necessary to resort to the legal system all fees are incurred to the prevailing party. The cost of removal of unapproved improvements will also be incurred to the Residential Owner.

VI. Fines

Fines are put into place to allow the Architectural Review Board and the Homeowner's Association to enforce the standards set forth in both this document and the Covenants and Restrictions. This fine structure is subject to change if the board deems the current system ineffective. The Homeowner's Association steps of enforcement are as follows:

- 1. Letter of warning is sent to the Residential Owner.
- 2. Residential Owner will be given 14 days to fix the violation. If problem persists a second letter is sent with a fifty-dollar fine incurred by homeowner.
- 3. Residential Owner will be given 14 additional days to fix the violation. If violation persists the Residential Owner will be sent a third letter with a one hundred-dollar fine.
- 4. If violation persists past the third warning, the homeowner incurs a one hundred and fifty-dollar fine and a ten-dollar per day fine will be incurred until the violation is corrected. At this point the violation will be turned over to legal council where any action will be at the expense of the Residential Owner.

VII. Appeals Process

Any homeowner who is denied approval on any submittal or portion of a submittal holds the right to appeal the Board's decision. All appeals should be in written form addressed to the Cain Crossing HOA Board. The appeal should be noted at the next formal meeting and will allow the Residential Owner to explain and justify the original request. The appeals process is also applicable to the fines set forth by the Homeowner's association. The homeowner is allowed a 30 day maximum period of time in which to appeal the Board's decision. The 30 day time period begins on the date of the Board's decision, and ends 30 days thereafter.

B. CAIN CROSSING LANDSCAPE STANDARDS

The general character of any home is greatly determined by the elements of its surroundings. Proper selection and placement of plant materials is extremely important in establishing the overall setting of the home. The landscape guidelines promote continuity in the landscape where individual lots relate to one another while at the same time allowing for individuality of each lot.

I. Landscaping Enhancement

Emphasis should be placed on proper proportion rather than quantity or size of plant material. Shrub and perennial beds must consider height proportions to facilitate a conversational distance to the sidewalk. Try to select plants that will give year round bloom. Small plots of contoured grass provide year round color and low maintenance. There are many natural shrubs available at low cost that requires little maintenance. A list of suggested trees and plants is available in Appendix A.

III. Irrigation

Irrigation will be provided by developer, and maintained by the Homeowner's Association.

IV. Maintenance

Each Residential Owner is responsible for maintaining, in a healthy condition, all natural and introduced vegetation on their lot. Removal of dead or diseased plant

material must be done on a regular basis in accordance with the best practices for the plant material involved. Each lot must have grass lawn that must be mowed and maintained on a regular basis. The grass lawn must be edged, and maintained at a height that is pleasing to the Board. The Architectural Review Board reserves the right of landscape inspections for each Residential Owner in the Project. If a Residential Owner fails to maintain all plant materials within a lot in the manner described above, the Architectural Review Board may remedy such failure by whatever methods it deems necessary and appropriate. The owner shall reimburse the Architectural Review Board for all expenses incurred by performing the duties described above.

V. Tree Removal

The owner must obtain written approval from the Architectural Review Board before any tree over six inches in diameter is removed from any lot. Tree removal guidelines are put into place to keep the Cain Crossing Communities as natural as possible, along with developing a low-country feel.

VI. Fences

Four foot black aluminum fences will be utilized in the Cain Crossing Community. Please see Appendix A fence approved fence styles.

- The Board reserves the right to dictate the location of the fence, in order to allow access to adjacent properties landscape maintenance.
- It is required that the fence be built on the side property lines. If there is an existing neighboring fence, it is required that the fenced constructed secondly tie into the existing fence. Gapping between fences will not be allowed.
- Fences on corner unit homes may not extend further than 15 (fifteen) feet from the rear corner of the house.
- The irrigation system will need to be located and moved (if necessary) at the expense of the homeowner. The landscaping company currently responsible for the maintenance is the only landscaping company approved by the Board to perform such work. The Board must approve the work to their standards before allowing the homeowner to move forward with project.
- Once a fence is installed, homeowners forfeit landscaping maintenance provided by the property owners association.

VII. Outbuildings and Storage Sheds

Outbuilding, storage sheds, and the like will not be permitted within the Cain Crossing Community.

VIII. Gardens

Gardens of any unkind will not be permitted in the Cain Crossing community.

C. CAIN CROSSING EXTERIOR MODIFICATION STANDARDS

Exterior modifications help make each home more individualized. Each owner can modify his or her home based on the guidelines set forth in this document.

I. Additions and Alterations to a Home

No Living Unit shall be enlarged by any addition thereto or to any part thereof, and no Residential Owner shall make any improvement, addition, or alteration to the exterior of his Living Unit, including, without limitation, the painting, staining, or varnishing of the exterior of the Living Unit or re-roofing with shingles of a different color or material, without the prior written approval of the Architectural Review Board, which may withhold approval for purely aesthetic reasons. All additions, permanent or temporary, must be within building setbacks

II. Porches, Sunrooms, and Decks

Additions to a unit are not allowed in the Cain Crossing Community.

III. Mailboxes

Mailboxes may not deviate from the one the original Developer, in this case Centex Homes, has provided. .

IV. Temporary Structures

No tents, trailers, shacks or other temporary buildings or structures shall be constructed or otherwise placed upon the Project Land except in connection with construction, development, leasing or sales activities permitted by the Architectural Review Board or performed by Declarant. No temporary structure may be used as a Living Unit. No garden shed, storage shed, outbuilding, play structure, or other permanent structures, which are detached from the Living Unit, shall be constructed or placed upon a lot in the Cain Crossing Community.

V. Lighting (Security)

Exterior lighting must be limited to areas within the building envelope. Exterior lighting shall be located so as not to result in excessive glare or interfere with the privacy of nearby dwellings. Floodlights must be hooded. An exterior lighting plan with locations is required for approval by the Architectural Review Board.

VI. Monuments, Sculptures, and Flag Poles

The Architectural Review Board must approve all monuments, sculptures, yard art, and flag poles that the Residential Owner plans to place on the lot. Monuments, sculptures, yard adornment, and art of any kind are discouraged in front or side yards.

VII. Swimming Pools

The Cain Crossing Community will not allow swimming pools other than that provided by the Developer will not be allowed on any lot other.

VIII. Docks

No private docks are allowed on this property.

IX. Play Equipment

Elements of a planned park or playground, swing sets and similar outdoor play areas, structures and equipment, must be located where they will have a minimum impact on adjacent lots and where they will be best screened from general public view. Play

equipment must be located in the middle half of the rear of the lot on the non-street side. The play equipment must not exceed eight feet in height. Any proposed play equipment to be placed in the yard must be approved by the Architectural Review Board. Natural wood play equipment is recommended. Brightly colored play equipment is not recommended, and may be disapproved by the Architectural Review Board. No trampolines are allowed in the Cain Crossing community. The developer will be providing play areas at various locations throughout the community. Basketball goals must be stored out of view when not in use.

X. Outside Antennas and Satellite Dishes

No Residential Owner may erect or maintain a television or radio receiving and transmitting antenna, satellite dish, or similar apparatus or equipment unless such equipment is; less than two feet in diameter, the apparatus is screened from public view and located behind the living unit either in the rear yard or affixed on the rear roofline, the apparatus is not visible from any point while standing along the property boundary line in the front of the house that abuts or is adjacent to a street, right-of-way or sidewalk, and the Architectural Review Board has approved of the apparatus, its location, and the type of screen.

If the signal cannot be obtained from one of the specified locations, a letter from the provider proving this must be submitted to the Board. They Board may demand that the owner install (at the owner's expense) additional landscaping shrubbery to screen the apparatus from view.

D. CAIN CROSSING ADDITIONAL FLATWORK

The driveways have been created so that they conform with the aesthetics of the Cain Crossing community and driveway extensions are not recommended by the Board. If approved, the irrigation system will need to be located and moved (if necessary) at the expense of the homeowner. The landscaping company currently responsible for the maintenance is the only landscaping company approved by the Board to perform such work. The Board must approve the work to their standards before allowing the homeowner to move forward with project.

I. Driveways

Additional concrete for a driveway cannot be added to lots without specific approval by the Architectural Review Board. If additions are approved they must be constructed of concrete that exactly matches that which is present. A two-foot minimum setback should be maintained from all property lines. The Architectural Review Board and the governing municipality will review encroachments on the setback on a case-by-case basis.

II. Patios

Any concrete for patio additions must be approved by the Architectural Review Board.

E. CAIN CROSSING SIGNS

In an effort to enhance the appearance of the Cain Crossing community only certain types of signs will be permitted. This will promote a sense of consistency and enhance the general appearance of the community.

I. Types

The only type of sign permitted for a period longer than twenty-four hours in Cain Crossing is that which advertises a unit is "For Sale." The Architectural Review Board for Cain Crossing has produced a template for which all "For Sale" signs must match. This is shown clearly in Appendix C. "For Rent" signs will not be permitted either in the yard or in house within this community.

II. Style

Sign details are located in Appendix B.

III. Placement

The sign should be placed in the front center yard of the lot.

IV. Obtaining a Sign and Lead-Time

For ease of uniformity and cost effectiveness, the Architectural Review Board has ordered in a large quantity of "For Sale" signs. These signs are made available to the homeowner through request forms that are provided in Appendix B. Please allow a two to three week lead-time for sign delivery.

F. CAIN CROSSING RECREATIONAL BOAT AND VEHICLE PROCEDURES

Storage of recreational vehicles is not preferred by the Board.

I. Storage and Parking

The storage of a boat, camping trailer, recreational vehicles or similar equipment is allowed in an enclosed garage provided the garage door remains closed. Boats, recreational vehicles, and the like are not to be stored in the rear yard. No overnight parking of the boat, visible from the street or on the street, is permitted. If the boat is visible from the garage is it not permitted by the Association and will be cause for monetary fines.

APPENDIX A

Suggested Landscaping

I. Canopy Trees

Red Maple

Red Sunset Maple

October Glory Red Maple

River Birch

Heritage River

Pecan

Deodar Cedar

Green Ash

Japanese Gingko

Moraine Honey locust

Shademaster Honey locust

Black Walnut

Yellow Poplar

Sycamore

Southern Red Oak

Water Oak

Willow Oak

Shumard Oak

Live Oak

Scarlet Oak

Laurel Oak

Bald Cypress

Brasswood

Winged Elm

Drake Chinese Elm

Breen Vase Zelcova

III. Buffer Shrubs

Sasangua Camellia

Eleagnus

Burning Bush Euonymus

Forsythia

East Palatka Holly

Foster Holly

Hume Holly

II. Understory Trees

Cocas Palm

Eastern Redbud

Flowering Dogwood

Carolina Silverbell

East Palatka Holly

Foster Holly

Hume Holly

Savannah Holly

Nellie Stevens Holly

Natchez Crepe Myrtle (White)

Potomac Crepe Myrtle (Pink)

Muskogee Crepe Myrtle (Lavender)

Catawba Crepe Myrtle (Dark Purple

Tuscarora Crepe Myrtle (Dark Pink)

Saucer Magnolia

Sweet bay Magnolia

Flowering Crabapple

Wax Myrtle

Pistachio

Cherry Laurel

Purple Leaf Plum

Bradford Pear

Aristocrat Pear

Palmetto

Windmill Palm

Chaste

IV. Ornamental Shrubs

Edward Goucher Abelia

Sherwood Abelia

Purple leaf Japanese Barberry

Harrington Plum-Yew

Cotoneaster

Daylily

Carissa Holly

III. Buffer Shrubs (continued)

IV. Ornamental Shrubs (continued)

Shellring at St. Thomas Island -Page 9

Savannah Holly **Dwarf Buford Holly Buford Holly** Nellie Stevens Holly Yaupon Holly Anise Pfitzer Juniper Japanese Privet Japanese Privet Variegated Chinese Privet Maiden Grass Japanese Silver Grass Wax Myrtle Nandina Oleander Fortunes Tea Olive Fragrant Tea Olive Pittosporum Variegated Pittosporum Formosa Firethorn Majestic Beauty Hawthorn Dwarf Horned Holly Juniper Sergeants Juniper Creeping Juniper Harbor Dwarf Nandina Dwarf Pittosporum Dwarf Indian Hawthorn

V. Ground Cover and Vines

Akebia

Weeping Love Grass

Winter creeper

Japanese Cleyera

English Ivy

Hypericum

Candytuft

Kadsura

Liriope

Lintope

Miscanthus

Mondo Grass

Fountain Grass

Asiatic Jasmine

Confederate Jasmine

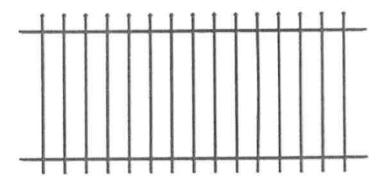
VI. Turf
Tifton Bermuda
Centipede
Saint Augustine

APPENDIX A

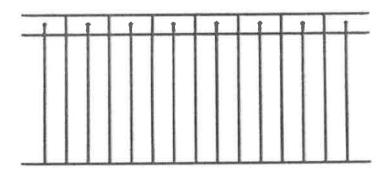
Approved Fence Styles
Four Foot Black Aluminum

OPTION 1

Four Foot Black Aluminum Picket Top 2 Rail



OPTION 2
FOUR FOOT BLACK ALUMINUM ALTERNATE PICKET TOP
3 RAIL



APPENDIX B

Approved 'For Sale' Sign

E8946

CAIN CROSSING: M: ESTORE: For Bala Signs

R1: Cain Crossing: FOR SALE Sign and Rule: IBN-MP-G-DG-FURSALERIDER



E8946

CAN CROSSING: M: ESTORE: For Sale Bigns

RE-Cain Crossing: FOR BALE Sign: LETAMPIG-CC-FORSALE



E8946

CAIN CROSSING: M: ESTORE: For Sale Signa

R3: Cain Crossing: Rider: IBN-MP-C-CC-RIDER

INFO Rider

Cain Crossing Property Owners Association

ARCHITECTURAL REVIEW BOARD APPLICATION

Mail To:
Property Management Services
1340-G Ben Sawyer Boulevard
Mount Pleasant, SC 29464
amys@charlestonpms.com
Email To:
amys@charlestonpms.com

Date Received:	
Board Review:	

Note: Homeowners should complete this form in its entirety and return it to the Association Manager. Homeowners are responsible for complying with the community's governing documents and requirements of all applicable City and County Codes and Ordinances.

PROPERTY INFORMATION: This section must be completed.

Property Address:					
Name of Owner:					
Daytime Telephone	Number:				
E-Mail or Alternate	Contact Informati	on:			
-					
			Please attach ad	ditional sheets if neco	essary. Fence and
home additions requ	uire a copy of you	ir nome s piat.			

AUTHORIZATION TO VISIT PROPERTY. Site visits to the property by the Association are essential to process this application. The Owner, as signed below, hereby authorizes the Association and/or Manager to visit and photograph the property referenced on this application.

PLEASE COMPLETE THE FOLLOWING:				
Send one original, signed, completed application to: Property Management Services, 1340-G Ben Sawyer Boulevard, Mount Pleasant SC 29464				
Attach list of materials to be used.				
Work will be completed by (yourself or company):				
Estimated time to complete project				
O For new construction/additions, send site plan and material/color samples.				
APPLICANT'S AGREEMENT & SIGNATURE: I have read my Community's governing documents and believe I am in compliance with all Covenants and Restrictions. I also understand that it is my responsibility to verify all property lines, easements, and city and county codes and ordinances. I understand that any permits required will be obtained and posted. I will not begin any projects until written approval has been received by the ARB. I can expect a response from the Association 30 - 60 days from the date the application is received in the Property Management Services office.				
Owner's Signature:				
Date:				

CAIN CROSSING

ARCHITECTURAL REVIEW BOARD DOCUMENTATION

	Community: CAIN CROSSING					
	Property Address:					
	Owner Name(s):					
Email: amys@charlestonpms.com	Reviewed Date:					
Note: Homeowners are responsible for complying with the community's governing documents and requirements of ALL applicable City and County, Permitting Requirements, Codes and Ordinances.						
APPLICATION INFORMATION:	Date of Application:					
Description of Modification:						
THE BOARD HAS REVIEWED YOUR APPLICATION AND:						
 Approved: (SEE REVERSE SIDE FOR CONDITIONS OF APPROVAL FOR FENCING, SATELLITE DISHES & LANDSCAPING) 						
Requested More Information (SEE BELOW)						
o Denied (SEE BELOW)						
BOARD NOTES & CONDITIONS OF APPROVAL OR DENIAL (IF APPLICABLE)						
Approved:						