

SANDESTIN OWNERS ASSOCIATION, INC.

**ARCHITECTURAL REVIEW BOARD
NEIGHBORHOOD SPECIFIC GUIDELINES FROM
SECTION X OF THE 2010 GUIDELINES**

Neighborhood specific Guidelines from Section X of the 2010 ARB Guidelines.

The original Section X of the 2010 ARB Guidelines contained information for additional neighborhoods. Those that have been removed from this excerpt now have a separate Supplemental Guideline available.

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A. SINGLE FAMILY IN BURNT PINE for the following: Bay Estates, Bay Villas, Burnt Pine Cove, Burnt Pine Lane, Club Drive, The Oaks, LAUREL GROVE, RAVEN OAKS (Baytowne Avenue East, Baytowne Avenue North, Baytowne Avenue 3959-3962, Island Green, Troon Drive) AND TIVOLI RIDGE

1. BUILDINGS/ ACCESSORY STRUCTURES SETBACKS

The building setbacks and envelope illustrations in the SOA ARB Guidelines represent the placement of buildings, garages, decks, patios, walls and hedges, depending on the lot's location. Some lots may have required variations to the illustrations due to special factors. The ARB will establish setbacks on these lots in consultation with the owner and architect during the initial review stage.

2. ACCESSORY STRUCTURES

Many lots are large enough to accommodate a gazebo, cabana and detached garage. If built, the accessory structures must be located within the required setbacks and match the architectural details of the home. Roofs and exterior walls must be compatible with the main house in both design and color.

3. BUILDING HEIGHTS

Maximum building height of residences will be forty feet (40') measured from the first floor to the highest point of the roof (excluding chimneys). Maximum building height will not exceed forty-five feet (45') above the crown of the roadway. Residences may have a third floor of 250 square feet maximum allowable if built within the roofline.

In specific areas restriction may exist limiting houses to one story (such as interior lots in patio home subdivisions), where the second story is deemed, in the sole opinion of the ARB, to violate the design intent and/or privacy of the neighbors.

Whenever possible, the second (or third) floor should be tucked into or related to the roof structure with dormers or small roof terraces to diminish the scale.

4. EASEMENTS

No permanent structures will be placed in any easement.

5. MAXIMUM BUILDING COVERAGE

A maximum of forty-percent (40%) of the lot can be covered by the building and accessory structures. The building will mean areas contained under the roof, including air-conditioned or non-air conditioned space.

6. SQUARE FOOTAGE AND STORIES

All single-family residences will have minimum square footages as set forth in the chart found in the ARB Guidelines and refers to air-conditioned space.

7. FINISHED FLOOR ELEVATIONS

The minimum finished floor elevation (first floor) will be twenty-four inches (24") above the crown of the adjacent roadway and the maximum finished floor elevation will be forty-eight inches (48") above the crown of the road.

The minimum garage floor elevation will be sixteen inches (16") above the crown of the adjacent roadway. Exceptions will be permitted only on lots that slope in a way that all drainage is to the rear of the lot.

8. EXTERIOR APPEARANCES

- a. Walls: The architectural design throughout these neighborhoods will be primarily stucco, graced with arches, and fenestrations of stucco bands and accents.

Troon Drive expands on the basic premise allowing up to 20% of a home to be accented with brick.

Colors will be a subtle range of pastels creating individuality between houses and a sense of community harmony.

- b. Windows: Wood frame windows are strongly suggested, as is the use of French doors in combination with windows. They should be carefully proportioned to enhance the exterior appearance and interior light quality. Vinyl or aluminum clad wood and aluminum windows will be permitted, subject to color approval.

Lightly tinted glass is acceptable, but foil or reflective material is not allowed. Drapery liners of a neutral color are required to provide a consistent exterior appearance. Roof overhangs; awnings, and shutters are appropriate sun screening devices with approval of design, material, and colors.

- c. Roofs, Materials, and Appurtenances: The roofs of all residences within the community, while perhaps different in material and color, will have a similarity of form to provide for a homogeneous character, with all gable and hip roofs having a minimum roof slope of 6:12.

Roofing less than 6:12 slope, is acceptable only with approval by the ARB with primary acceptability in use as a connection to more dominant themes of the roofing mass. All connecting roofs, i.e., garage to main structure or freestanding garage, etc., will have a roof with material compatible with the main structure.

Roof materials may be chosen from a limited selection of cedar shakes, cedar shingles, the imitation cedar shingle, copper, or concrete tile in a limited variety of shapes and colors. The use of heavily variegated colors creating spotted contrast is strongly discouraged.

Roof overhangs form an integral part of the architectural character of the community and should be maximized wherever possible to provide shelter from both the subtropical sun and rain showers. In many cases, the roof overhangs may incorporate balconies, decks and screened porches. The contemporary "shed" design is not appropriate.

Roof overhangs will be a minimum of twelve inches (12") and a maximum of twenty-four inches (24").

Roof attachments, whether ornamental or functional such as ornamental ridge caps, weather vanes, oversized fireplace flues, etc., are not only permissible, but encouraged to give an additional scale of detail to the dwellings.

All roof accessories such as vent stacks and roof vents will be either painted to match the roof color, or accentuated to form a statement. Wherever possible, vents will be located away from the entry elevations. Flashing is recommended to be copper except in the case of metal roofs, where it will be of the same material.

The use of solar energy producing devices (active and/or passive) are subject to the ARB approval, but in all cases must be removed from view from the street or adjacent properties. Skylights are not permitted within view of/from the facing street.

Satellite TV dishes, if used, will be small, out of sight from the street and discreetly placed to minimize being seen from neighboring property, the street, or the golf course.

- d. Chimneys: Chimneys/ along with other projections above roofing surfaces/ play a dominant role in depicting the character desired. Chimney dimensions will be compatible in scale to the structure; however the minimum size will be two feet six inches (2'6") by four feet six inches (4'6"). All exposed surfaces of chimneys should be an appropriate earthen material with a preference for covered flue endings.

Roof penetrations larger in diameter than 7", such as used for prefab fireplaces, gas furnaces etc. will be contained within chimneys. Roof penetrations smaller in diameter than 7" will be painted the same color as the roof tiles and need not be contained within chimneys. Only chimney penetrations will be permitted to be seen on the front of the house.

- e. Doors: Front doors should make a strong architectural statement. Wood or glass exterior doors are strongly recommended to exceed a height of seven feet (7'). The use of double front entry doors/ or doors enhanced by side and/or top window panels are strongly encouraged. Sliding patio doors are discouraged and in no case will be utilized where they are visible from the street or golf course.

Garage doors should be compatible with the exterior wall design and color. Garage doors must incorporate automatic garage door openers.

- f. Shutters: From a design point of view, louvered shutters are encouraged/ but bevel board and panel shutters are acceptable. In the bevel board style, the joints between boards and the crosspieces should be understated to avoid a rustic look. A very small "V" groove should be between boards/ and all edges of the cross pieces should be chamfered.

All shutters will be operable using traditional hardware/pivots and latches. Louvered shutters can be allowed to tilt from the top or swing open. It is important to note that the installation of shutters should be done in the historical manner, i.e. louver blade should angle with the outer edge downward when the shutters are closed in front of the window so that they block the sunlight. Tilting shutters have the advantage of allowing light to flow through the window while offering protection from sun and rain.

All shutters must be sized to fit the window and must be painted wood or ARB approved authentic-looking materials. Anodized aluminum is acceptable for louvered shutters. The rough sawn unfinished wood look is not acceptable.

- g. **BAYTOWNE AVE NORTH LOTS 3959-3962:** These 4 lots fall under this section of the architectural guidelines. However, these lots are located part way between other homes considered Baytowne North and Del Mar. These two neighborhoods are distinctly different in architectural style. In order to ease the transition between these two neighborhoods, certain modifications to the exterior appearances may be permitted by the approval of the ARB. The modifications include, but are not limited to the use of standing seam metal roofs, heavy timber columns and brackets, stacked stone rockwork, or any other architectural feature approved by the ARB to assist in the transition between these two neighborhoods.
- h. **LAUREL GROVE:** This neighborhood falls under this section of the architectural guidelines. However, is distinctly different in architectural style. In order to distinguish these differences, certain modifications to the exterior appearances may be permitted by the

approval of the ARB. The modifications include, but are not limited to the use of heavy timber columns, open soffits, lap siding, garages or carports, or any other architectural feature approved by the ARB to assist in the preservation of the already established neighborhoods.

9. LANDSCAPE AND SITE TREES

As trees represent Sandestin's most valuable natural site amenities, extra care must be taken to insure their protection. Houses will be designed around existing stands of trees rather than removing excessive numbers of trees to locate a home.

Site plans are required to include tree surveys, which locate all pine trees that have at least a six-inch (6") caliper at least four feet (4') above natural grade. Tree species other than pine over three-inch (3") must be individually identified.

Trees to be removed must be flagged in the field for an inspection by the ARB. Inspections can be scheduled through the ARB office. No trees will be removed without a letter of approval from the ARB. Trees not flagged for removal, which are removed subsequently, must be replaced with trees of equal or greater canopy during landscape installation.

Street trees, which are planted by Sandestin in the right-of-way, are not to be tampered with under any circumstances. Street trees or other installed landscape materials, which are damaged or removed by homeowners, must be repaired or replaced by the homeowner within two (2) weeks of notification by the SOA ARB.

On the street frontage of all lots, landscape planting which abuts the property/right-of-way line will be restricted to beds of trees, shrubs and/or ground cover plants and will not include turf grass. Such beds will have a minimum width of ten feet (10'). No landscape or hardscape work will be permitted to commence without a landscape/hardscape approval letter from the ARB.

Yard decoration, playground equipment or artwork is prohibited on sites where it will be visible from the street, the golf course, or adjacent lots. Fountains or statues that are desired by the owner must be included on the landscape plan as well as all applicable building elevations for review by the ARB.

10. DRIVEWAYS

Driveways widths should be sufficient to allow for vehicle, except in the vehicular parking area or as the drive enters the street or garage enclosure. Driveway entry from the street must generally be located at least ten feet (10') from the side property lines and, where possible, should gracefully curve to the garage entrance rather than overly straight and structured driveways and located to avoid existing trees. Access to garages will be reviewed on an individual basis by the Board. Driveways will not be closer than four feet (4') from the side property lines.

The maximum driveway width at the intersection of the curb will not exceed twenty feet (20') and should have a curved or geometric pattern intersecting with the driveway. This cleared area will be part of the submission for committee approval as part of the hardscape drawings on the landscape site plan.

Preferred surfaces are stone, brick, concrete either stamped or with patterns, loose stone or Chattahoochee set in concrete. Each driveway design, pattern and coloring will be noted on the site plan for hardscape of the landscape design drawings. Epoxy surfaces and asphalt driveways are not permitted.

Circular driveways are only allowed on larger lots where plenty of buffer plants can be used to screen it from the street. The inside radius will be a minimum of 12'-0", 16'-0" preferred. The outside radius will be a minimum 25'-0", 30'-0" preferred. Seventy five percent (75%) of inside circle will be planted with evergreen plant material.

11. GARAGES

All garages must accommodate at least two (2) cars, and no more than three (3). Garages may be detached from the main residence, but must fall into the building envelope as defined in the attached building setbacks. Carports are not permitted; however, Porte Cocheres are permitted with the restriction of no underneath permanent parking. Garage doors facing the street are generally not permitted.

12. SIDEWALKS

Certain property owners will be required to construct a poured concrete sidewalk a minimum of six feet (6') in width. Sidewalks will be installed at the time of installation of driveways with optional approved curb cuts. The owner will install sidewalks at time of construction of the residence for:

- Lots 1450-1480 Baytowne Avenue East
- Lots 1540-1546 Baytowne Avenue North
- Lots 3242-3250 Club Drive
- Lots 3024-3032 Club Drive

13. WALLS/FENCES/SEAWALLS

Walls or fences should be contained in the building envelope and not in the site setbacks. Landscape retaining walls may be built within the setbacks up to thirty inches (30") above finished grade.

Privacy walls and privacy hedges constructed within the building envelope may have a maximum height of eight feet (8') above finished grade. Pilasters may extend an additional two feet (2') above the height of the walls. Walls must be built in a style that is in keeping with the design of the main residence.

Fences constructed between the house and the golf course will be limited in height to forty-eight inches (48") above finished grade and must allow ingress and egress for the retrieval of golf balls.

Lots located on the bay will have no fenced areas beyond the fifty foot (50') rear yard setback as defined in the Covenants, Conditions and Restrictions, except as necessary, to enclose a pool area. Such pool fencing will be constructed with pilasters and open aluminum or wrought iron fencing not more than four feet (4') above grade.

The use of chain link or similar fencing is prohibited.

Seawall materials shall be vinyl Marine Sheet Piling or wood approved as materials for seawalls only on the bay. Colors must be in the sandstone or clay color family. Cap material shall be wood, Trex or aluminum.

See fence specifics for Tivoli Ridge contained herein.

14. POOLS/POOL CABANAS/POOL ENCLOSURES

Pools must be designed to complement the architectural components of the residence. Pools and spas must be in-ground. Pool coping may not be higher than either the finished first floor elevation or forty-two (42") above the crown of the road, whichever is lower.

Pools must be surrounded by a fence, which is designed to coordinate with the architectural detailing of the home and meet all applicable building codes.

Pool enclosures may not be free standing and must be located within the building setback lines. The enclosure should preferably be designed as a continuation of the eave line and not appear as an added appendage. The maximum allowable height of screening will be two feet (2') above the eave.

Pool cabanas will be permitted if compatible to the architectural elements of the residence, including roof, and must be situated within the pool setbacks established. The cabana may not be a dwelling residence, and only a minimal pullman type kitchen will be allowed. In essence, a "weekend guest cottage" is the only use permitted.

15. GREENHOUSES

Detached greenhouses will be reviewed on a case-by-case basis. Greenhouses must be located within the fence location area. The ARB will take into account the impact of the structure on neighboring residences and views.

16. PORCHES, DECKS, VERANDAS AND BALCONIES

The creative use of wide verandas, porches and balconies on all elevations is strongly encouraged especially as a means of framing views to the golf course and street.

Approved materials for handrails, pickets, columns and safety walls are:

Stone	Wood
Painted aluminum	Wrought Iron (with rust inhibitor)
Stainless Steel	Stucco
Concrete	

Porches and decks may not be freestanding. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, not as an appendage.

17. MAILBOXES

Mailboxes will be clustered and will be provided by the developer. No individual mailboxes will be allowed.

18. EXTERIOR LIGHTING

Exterior lighting must be provided for safety and security. Recessed or down lighting and landscape up lighting are recommended rather than floodlights. All post mounted and building mounted fixtures which cast light onto adjacent properties will be reviewed infield after installation.

If a nuisance is deemed to exist the fixture will either be removed or the wattage lessened to a more acceptable level. Designs for lights must be presented as part of the landscape submission. No lights are to be installed without the expressed approval of the SOA ARB.

19. COLORS

The intent of the color palette for Sandestin is to blend the intense colors of nature including earth, sky, flowers, trees, beach and Gulf into muted subtle shades. The number of colors utilized should be kept to a minimum and the intense contrasting of base and trim colors should be avoided.

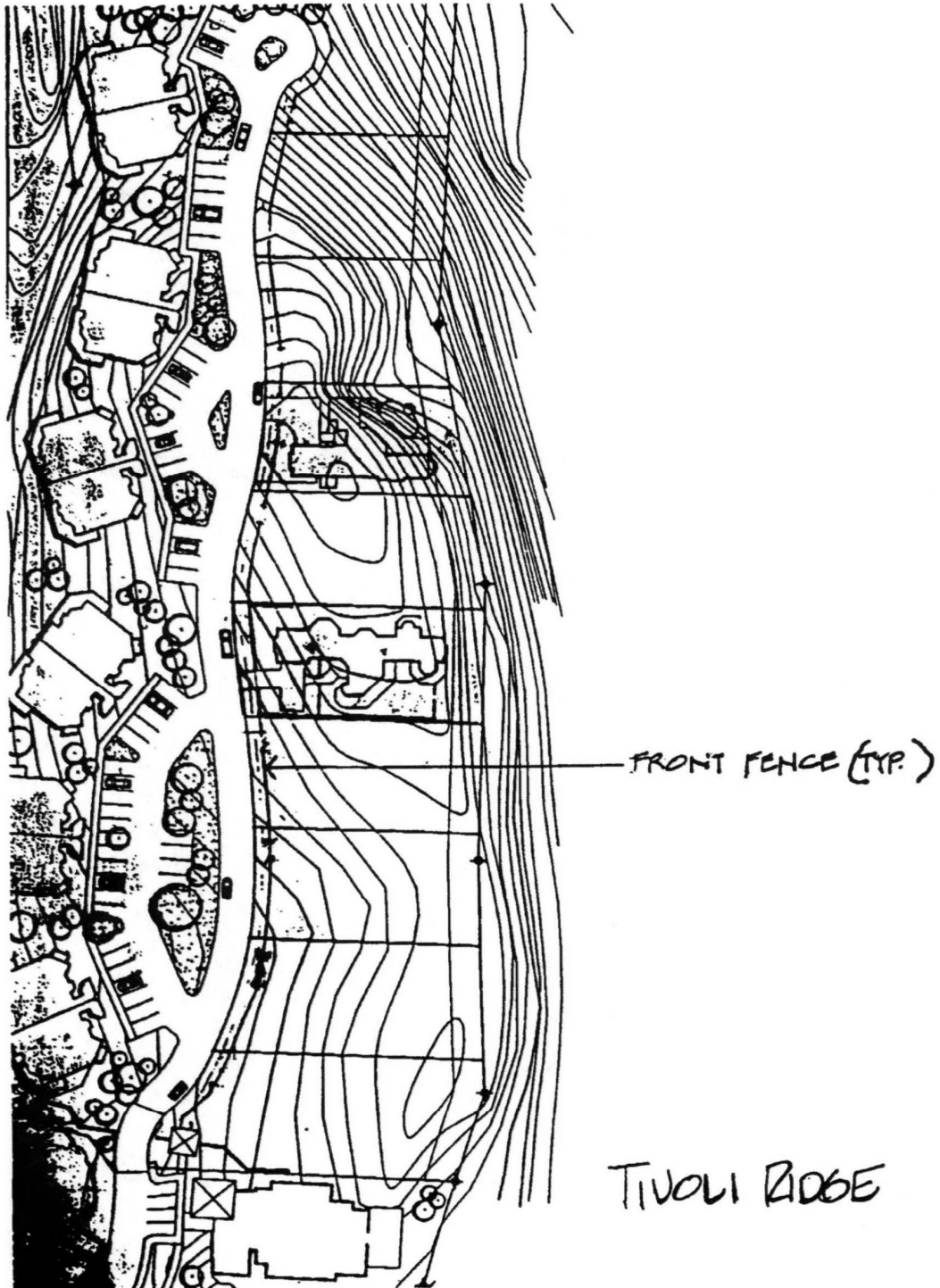
The ARB in reviewing the colors will take into account the combination and intensity of colors selected, their appropriate use, and the palette of surrounding residences.

20. STORMWATER DRAINAGE

The storm water drainage from Island Green, Burnt Pine Cove, Burnt Pine Lane, Burnt Pine Circle and Bay Estates Drive is partially detained and drained by a system of swales located along the front of each lot and adjacent to the common roads. Each owner will construct the driveway for the house over an 8" drainage pipe in compliance with the specifications of the ARB or will construct the driveway with a dip, which is consistent with the slope of the swale, so that the storm water drainage is not adversely affected and can flow freely.

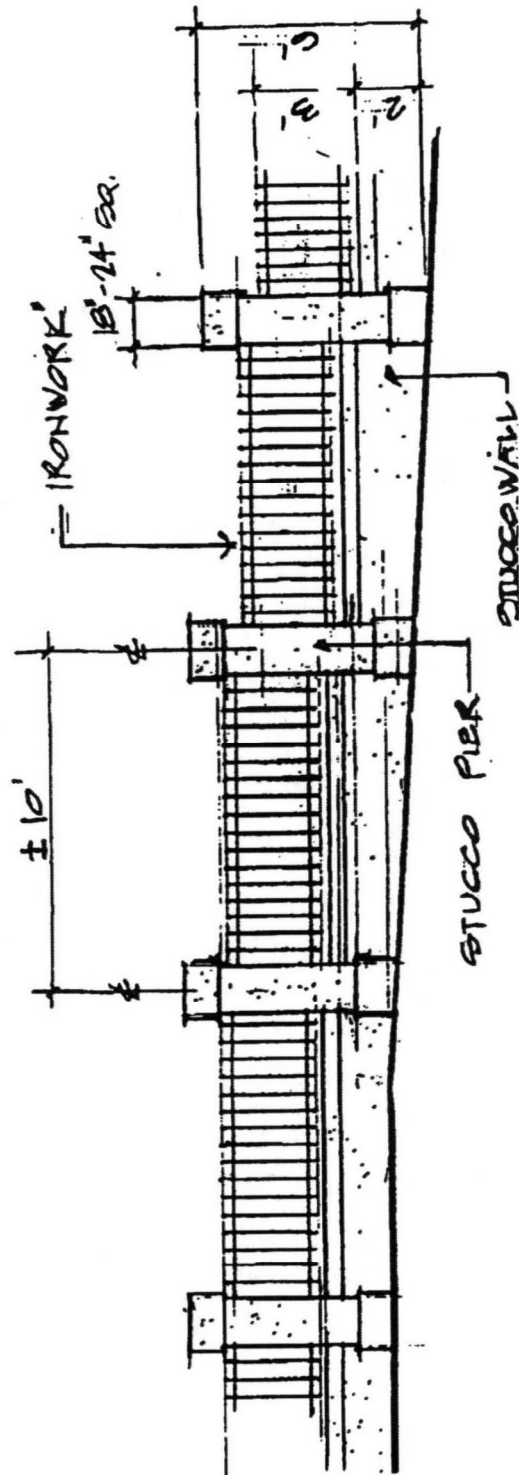
TIVOLI RIDGE FENCE DETAIL

TIVOLI RIDGE TYPICAL FRONT FENCE

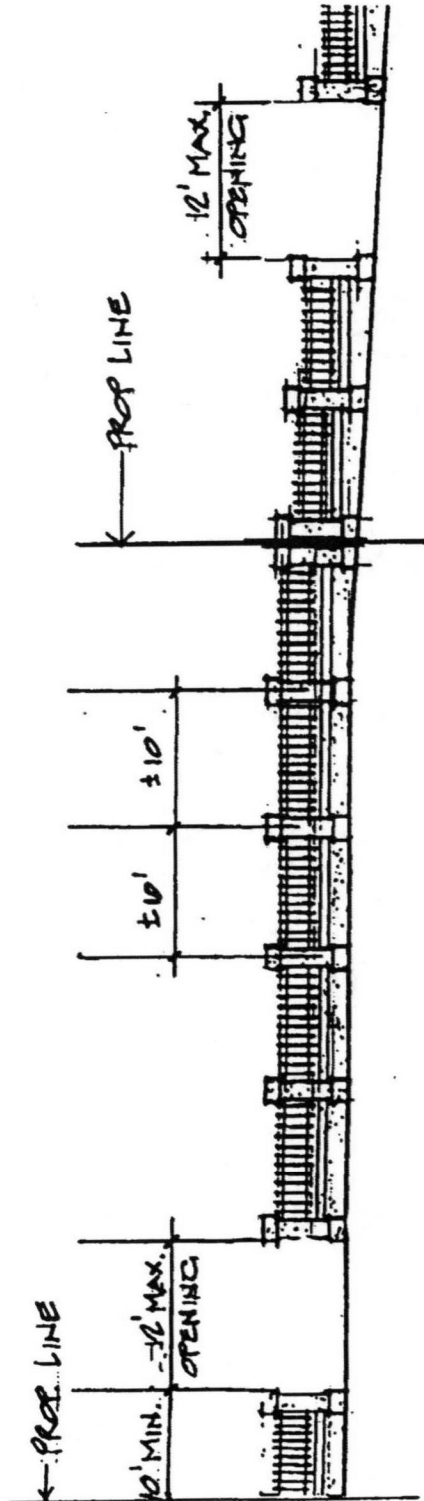


TIVOLI RIDGE

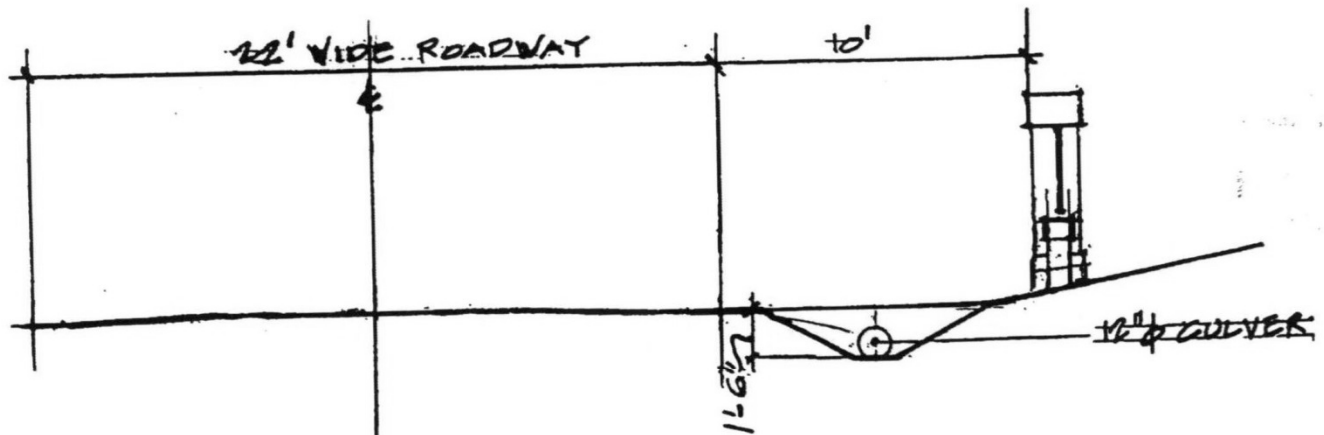
DETAIL ELEVATION - FRONT FENCE



TIVOLI RIDGE
STREET ELEVATION - FRONT FENCE



TIVOLI RIDGE
CULVERT & SWALE DETAIL



B. SINGLE FAMILY FOR PINE VALLEY AND BAY VILLAS COURT 2987 - 2991

- 1. BUILDINGS /ACCESSORY STRUCTURES SETBACKS** - See Section A.
- 2. ACCESSORY STRUCTURES** - See Section A.
- 3. BUILDING HEIGHTS** - See Section A.
- 4. EASEMENTS** - See Section A.
- 5. MAXIMUM BUILDING COVERAGE** - See Section A.
- 6. SQUARE FOOTAGE AND STORIES** - See Section A.
- 7. FINISHED FLOOR ELEVATIONS** - See Section A.

8. EXTERIOR APPEARANCES

Design Philosophy: The nature and character of Pine Valley will be established through the use of unique and creative design and home detailing to work in harmony with the area's natural pine woodland forest setting. The architectural style within Pine Valley will differ from other subdivisions within the Sandestin Resort through its acceptance of detailing reminiscent of more traditional southern or regional architecture. It is the desire of the developer to create a greater variety of housing types within Sandestin by encouraging architectural experimentation with form and material in an attempt to provide greater individuality of expression. It is stressed however that while desiring individual expression in home design, it is the mandate of the developer that any improvements built within Pine Valley serve to complement rather than compete with the natural surroundings.

- a. Walls: Acceptable exterior wall materials will include hardwood siding, wood shingles, stone, stucco, and brick accents up to 25% of the exterior wall surface. Colors will be a subtle range of earth tones, pastels, and trimmed in lighter tones and off-white to create individuality between homes and a sense of community harmony.
- b. Windows: See Section A.
- c. Roofs: See Section A.
- d. Chimneys: See Section A.
- e. Doors: See Section A.
- f. Shutters: See Section A.
- g. Chimneys: See Section A.

9. LANDSCAPE AND SITE TREES - See Section A.

10. DRIVEWAYS - See Section A.

11. GARAGES

All garages must accommodate at least two (2) cars, and no more than three (3). Garages may be detached from the main residence, but must fall into the building envelope as defined in the attached building setbacks. Carports are not permitted; however, Porte Cocheres are permitted with the restriction of no underneath permanent parking. Garage doors facing the street will not be permitted.

12. SIDEWALKS

Property owners will be required to construct a poured concrete sidewalk a minimum of six feet (6') in width. Sidewalks will be installed at the time of installation of driveways with optional approved curb cuts.

13. WALLS / FENCES - See Section A

14. POOLS / POOL CABANAS / POOL ENCLOSURES - See Section A.

15. GREENHOUSES - See Section A

16. PORCHES, DECKS, VERANDAHS AND BALCONIES - See Section A

17. MAILBOXES - See Section A

18. EXTERIOR LIGHTING - See Section A

19. COLORS - See Section A

C. SINGLE FAMILY FOR MERION

Merion is one of Sandestin's most exclusive communities of estate homes, in a park-like setting bordering the Burnt Pine Golf Course and several lakes. Facilitating maximum enjoyment and views of these amenities, within a private neighborhood where homes and landscape blend, has been the guiding theme of planning for Merion.

Homes in Merion are to be architecturally designed custom residences, which are planned to take advantage of site-specific features, such as existing vegetation and views to and from the Burnt Pine course. While desiring individual expression in design, Sandestin requires that homes complement rather than overwhelm the natural surroundings.

All homes in Merion will have two "fronts"; one facing the street, the other, the Burnt Pine Golf Course or adjoining lakes. Home designs should present tasteful golf course facades, which do not dominate the view from the golf fairways. From the fairways, homes at Merion should have no jarring elements or bright colors and should appear softened and shielded by lush green vegetation. While homes may incorporate each owner's preferences, extreme care as to size, form, color and materials is paramount. The architect of choice must be available to meet with the Review Board during design development.

1. SETBACK CRITERIA

The building setbacks define the perimeter of an area within all habitable structures; accessory structures, pools, fences, and privacy walls must be located. Variance to setbacks can be proposed by owners but will be granted only in instances where true hardship cannot be mitigated through design.

If two lots are combined, the side setback amounts for each lot will be added together and used as the side setback for the joined lots.

2. ACCESSORY STRUCTURES

Each lot may be large enough to accommodate accessory structures in addition to a main house. Examples of accessory structures are an attached garage, detached garage with upstairs residence, guesthouse, pool house or cabana, greenhouse, or gazebo.

Accessory structures must conform architecturally with details, materials, and colors to the main residence. Accessory structures cannot be constructed outside the envelope of land defined by the building setbacks.

3. BUILDING HEIGHTS

Maximum building height of residences will be forty-five feet (45') measured from the top of finished floor to the highest point of the roof, excluding chimneys. No part of any home can be built to exceed forty-eight feet (48') above the crown of the road at the midpoint of the front property line. Residences may include up to three (3) stories. Third floor space should be tucked into or related to the roof structure with dormers or small roof terraces to diminish the scale.

4. EASEMENTS

No permanent structures will be placed in any easement.

5. MAXIMUM BUILDING COVERAGE

A maximum of forty percent (40%) of the lot can be covered with structures. Structures will mean any portion of the main residence contained under roof plus the area of any accessory structures contained under roof.

6. SQUARE FOOTAGE AND STORIES

Homes constructed in Merion will contain at least the following combined heated and cooled floor area for their main residence and accessory structures. While encouraging the use of multiple structure site strategies, the initial phase of construction must meet the required minimum square footages. See square footage information in SOA ARB Guidelines.

If two lots are combined, the combined maximum square footage will be:

LOTS

3100-3111	7,000 sq. ft.
3112-3117	9,000 sq. ft.
3118-3130	6,000 sq. ft.

7. FINISHED FLOOR ELEVATIONS

Due to the high berming and dense vegetation of the award winning Burnt Pine Golf Course, homes in Merion will be encouraged to vary floor height to obtain valuable golf course views. For site drainage purposes, the minimum finished floor (garage) will be sixteen inches (16") above the crown of the adjacent roadway; although eighteen inches (18") or more is preferred to reduce water damage during high rains or hurricanes. The maximum finished first floor elevation will be no greater than one hundred-fourteen inches (114") above the crown of the road at the midpoint of the front property line.

If a pile supported foundation is to be used, the area between finished grade and the finished first floor is to be at least eighty percent (80%) screened with wall materials that are consistent with the design of the home. Latticework does not constitute a wall. Solutions will be acceptable only if they prevent views from passing underneath the main body of the home.

8. EXTERIOR APPEARANCES

a. Walls: Acceptable exterior wall materials will include:

Stucco	Hardwood siding
Hardboard siding	Wood shakes and shingles
Concrete	Clear or sandblasted glass
Dressed Stone	

b. Windows: Wood frame windows are strongly suggested, as are French doors. Vinyl, aluminum clad wood and aluminum windows, are acceptable. Lightly tinted glass is acceptable pending color submission, but foil or highly reflective material is prohibited.

Where window coverings are used, drapery liners or some other internal neutral color barrier are required to create a unified exterior appearance. Awnings and shutters are both appropriate and desirable sun screening devices pending approval of design, material, and color.

- c. Roofs: All gable and hip roofs will have a maximum slope of 12:12 and a minimum of 6:12. A low sloped roof may be used for up to 10 percent (10%) of the roof area if parapet walls are incorporated are at least eighteen inches (18") above the finish roofing material.

Roofs, which connect accessory structures with each other or with the main residence, are to be finished with roofing material similar to the main house.

Acceptable roof materials will include:

Concrete barrel tile	Concrete flat tile
Standing seam metal	Cedar shingles
Slate or imitation slate	Copper

Roof color is to be uniform. White roofs and heavily variegated colors, which create a spotted contrast, are not allowed.

Upon commencement of construction, one full size piece of roof material is to be placed on site, adjacent to a four foot by four-foot (4'x4') house color board for review by the ARB. No roofing material is to be placed on the roof prior to the granting of an express roof color approval letter from the ARB.

Roof overhangs should be maximized wherever possible to provide shelter from both the subtropical sun and rain showers. Roof overhangs may incorporate balconies, verandas and screened porches.

Roof attachments such as ornamental ridge caps, weather vanes, and oversized fireplace flues are encouraged. Vents are strongly recommended to be located on side elevations. Flashing is recommended to be cooper or stainless steel, except in the case of metal roofs where it will be the roofing material. Raw aluminum or galvanized metal for exposed flashing is prohibited.

The use of solar energy producing devices (active and/or passive) is subject to ARB approval, but in all cases must be removed from view of the street and golf course.

Skylights are not permitted on the street elevation.

Chimneys: Chimneys must be compatible in character with the home. Flue endings must be covered. Roof penetrations larger in diameter than 7", such as used for prefab fireplaces, gas furnaces etc. will be contained with chimneys. Penetrations smaller than 7" will be painted the same color as the roof tiles, and need not to be contained within chimneys. Only chimney penetrations will be permitted to be seen from the front of the house. If a gas unit is to be installed, a false chimney will be required.

- d. Doors: Front entry doors are expected to be designed as an integral component of the overall design theme. Front entry doors are required to be at least seven feet (7') in height. Double front entry doors, side and top lights are encouraged. Aluminum sliding glass doors are not permitted to be visible from either the street or golf course and are generally discouraged.

- e. Shutters: Shutters must be designed in accordance with the overall style of the home. All operable shutters must incorporate traditional hardware, pivots and latches. Roll down shutters are prohibited. Louvered shutters can be allowed to tilt from the top or swing open. Shutters must be installed in the traditional manner with the outer edge of the louver blade facing downward when closed.

Acceptable materials for shutters are:

Wood Anodized Aluminum
Fiberglass

9. LANDSCAPE AND SITE TREES - See Section A.

10. DRIVEWAYS

Driveway widths should be sufficient to allow for vehicle, except in the vehicular parking area or as the drive enters the street or garage enclosure. The driveway cannot be located closer than ten feet (10') from the side property lines. Graceful curves from the road to the garage are preferred to straight driveways. Owners are expected to provide significant natural screening between the driveway and side property lines to avoid impacting views on adjacent lots. Driveways must be located to avoid existing trees.

Paved motor courtyards screened from view with walls are highly desirable.

The maximum driveway width at the intersection of a curb will not exceed twenty feet (20') and will not be permitted to cross over the imaginary extension of the side property line through the SOA right-of-way. Approval of driveways will be done as part of the hardscape/landscape review. Driveway design and color must be noted on the site plan.

Approved materials for driveways are:

Stone Brick
Concrete Concrete pavers
Stamped or patterned concrete Washed aggregate finish concrete

11. GARAGES

All garages must accommodate at least one (1) and no more than three (3) cars. Garages may be detached from the main residence and include upstairs living quarters. Open carports are not permitted. If a parking area is to be included under the main body of the home, it must be enclosed.

12. SIDEWALKS

Sandestin may provide poured concrete sidewalks in some areas of Merion. Sidewalks, which are damaged by homeowners, must be repaired or replaced by the homeowner within two (2) weeks of notification by the SOA ARB or Sandestin Resorts Inc.

13. WALLS/FENCES - See Section A.

14. POOLS/CABANAS/POOL ENCLOSURES - See Section A.

All pools and pool fences must conform to the setback requirements.

Pools must be designed to complement the architectural components of the residence. Pools must be in-ground. Pool coping may not be higher than either the finished first floor elevation or forty-two (42") above the crown of the road, whichever is lower.

Pools must be surrounded by a fence, which is designed to coordinate with the architectural detailing of the home and meet all applicable building codes.

Pool enclosures are strongly discouraged on all golf course lots and may not be free standing. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, and not appear as an added appendage, nor be visible above the eave of the enclosure.

Pool cabanas are desirable additions and must be designed to be compatible with the overall detailing of the home. The cabana may serve as a weekend guest cottage and therefore will be permitted to contain a small "Pullman" type kitchen and a full bath.

15. GREENHOUSES

Detached greenhouses will be reviewed on a case-by-case basis. Greenhouses are desirable as a method of joining separate structures. Greenhouses must be designed specifically for the residence in question by a licensed architect rather than being purchased as an existing unit.

16. PORCHES, DECKS, VERANDAHS AND BALCONIES

The creative use of wide verandahs, porches and balconies on all elevations is strongly encouraged especially as a means of framing views to the golf course and street.

Approved materials for handrails, pickets, columns and safety walls are:

Stone	Painted aluminum
Stainless Steel	Concrete
Wood	Wrought iron (with rust inhibitor)
Stucco	

Porches and decks may not be freestanding. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, not as an appendage.

17. MAILBOXES - See Section A.

18. EXTERIOR LIGHTING - See Section A.

19. COLORS

The color palette for Merion includes a subtle range of pastels and earth tones. The purpose for this palate is to have homes blend in with the natural, rich colors already present in the landscape. The number of colors on the home should be kept to a minimum and intense contrasting of base and trim colors should be avoided. White is permissible only as a trim color.

Upon commencement of construction, contractors are expected to place a four-foot by four-foot (4'x4') color board at the front of the property with both trim and wall color clearly denoted for review by the ARB. Adjacent to this color board, the contractor is to place one full sized roof tile for color approval. No exterior colors are to be applied to the exterior without an express ARB color approval letter.

D. SINGLE FAMILY FOR ISLAND ESTATES

Island Estates is an exclusive community of estate homes, nestled onto a small peninsula of land surrounded by one of Sandestin's quiet lakes.

Homes in Island Estates are to be architecturally designed custom residences, which are planned to take advantage of site-specific features, such as existing vegetation and views to the natural surroundings. All homes are designed in a West Indies vernacular and are intended to complement each other.

All homes in Island Estates will have two "fronts" - one facing the street. Home designs present tasteful facades, which do not dominate the view from the adjacent properties.

1. SETBACK CRITERIA

The building setbacks define the perimeter of an area within all habitable structures; accessory structures, pools, fences, and privacy walls must be located. Variance to setbacks can be proposed by owners but will be granted only in instances where true hardship cannot be mitigated through design.

Front Setback	Side Setback	Rear Setback
20 feet	7.5 feet	15 feet

If two lots are combined, the side setback amounts for each lot will be added together and used as the side setback for the joined lots.

2. ACCESSORY STRUCTURES

Each lot may be large enough to accommodate accessory structures in addition to a main house. Examples of accessory structures are an attached garage, detached garage with upstairs residence, guesthouse, pool house or cabana, greenhouse, or gazebo.

Accessory structures must conform architecturally with details, materials and colors of the main residence. Accessory structures cannot be constructed outside the envelope of land defined by the building setbacks.

3. BUILDING HEIGHTS

Maximum building height of residences will be forty-five feet (45') measured from the top of finished floor to the highest point of the roof, excluding chimneys. No part of any home can be built to exceed forty-eight feet (48') above the crown of the road at the midpoint of the front property line. Residences may include up to three (3) stories. Third floor space should be tucked into or related to the roof structure with dormers or small roof terraces to diminish the scale.

4. EASEMENTS

No permanent structures will be placed in any easement.

5. MAXIMUM BUILDING COVERAGE

A maximum of forty-five percent (45%) of the lot can be covered with structures. Structures will mean any portion of the main residence contained under roof plus the area of any accessory structures contained under roof.

6. SQUARE FOOTAGE AND STORIES

Homes constructed in Island Estates will contain at least the following combined heated and cooled floor area for their main residence and accessory structures. While encouraging the use of multiple structure site strategies, the initial phase of construction must meet the required minimum square footages.

First Level of Two Minimum	Minimum	Maximum
2,500 sq ft	2,000 sq f	5,000 sq ft

If two lots are combined, the combined maximum square footage will be 7,000 square feet.

7. FINISHED FLOOR ELEVATIONS

For site drainage purposes, the minimum finished floor (garage) will be twelve inches (12") above the crown of the adjacent roadway; although eighteen inches (18") or more is preferred to reduce water damage during high rains or hurricanes. The maximum finished first floor elevation will be no greater than thirty-six inches (36") above the crown of the road at the midpoint of the front property line.

8. EXTERIOR APPEARANCES

- a. Walls: Acceptable exterior wall materials will include:

Stucco	Hardwood siding
Hardboard siding	Wood shakes and shingles
Clear or sandblasted glass	Concrete
Dressed Stone	
- b. Windows: Wood frame windows are strongly suggested, as are French doors. Vinyl, aluminum clad wood and aluminum windows, are acceptable. Lightly tinted glass is acceptable pending color submission, but foil or highly reflective material is prohibited. Where window coverings are used, drapery liners or some other internal neutral color barrier are required to create a unified exterior appearance. Awnings and shutters are both appropriate and desirable sun screening devices pending approval of design, material and color.
- c. Roofs: All gable and hip roofs will have a maximum slope of 12:12 and a minimum of 4:12. A low sloped flat roof system may be used for up to 10 percent (10%) of the roof area if parapet walls are incorporated are at least eighteen inches (18") above the finish roofing material.

Roofs, which connect accessory structures with each other or with the main residence, are to be finished with roofing material similar to the main house.

Acceptable roof materials will include:

Concrete Flat Tile (with wood shake appearance) Cedar shingles

Roof color is to be uniform. White roofs and heavily variegated colors, which create a spotted contrast, are not allowed.

Roof overhangs should be maximized wherever possible to provide shelter from both the subtropical sun and rain showers. Roof overhangs may incorporate balconies, verandas and screened porches.

Roof attachments such as ornamental ridge caps, weather vanes, and oversized fireplace flues are encouraged. Vents are strongly recommended to be located on side elevations. Flashing is recommended to be copper or stainless steel, except in the case of metal roofs where it will be the roofing material. Raw aluminum or galvanized metal for exposed flashing is prohibited.

The use of solar energy producing devices (active and/or passive) is subject to ARB approval, but in all cases must be removed from view of the street and golf course. Skylights are not permitted on the street elevation.

Chimneys: Chimneys must be compatible in character with the home. Flue endings must be covered. Roof penetrations larger in diameter than 7", such as used for prefab fireplaces, gas furnaces etc. will be contained within chimneys. Roof penetrations smaller than 7" will be painted the same color as the roof tiles, and need not be contained within chimneys. Only chimney penetrations will be permitted to be seen from the front of the house. If a gas unit is to be installed, a false chimney will be required.

- d. Doors: Front entry doors are expected to be designed as an integral component of the overall design theme. Front entry doors are required to be at least seven feet (7') in height. Double front entry doors, side and top lights are encouraged. Aluminum sliding glass doors are not permitted to be visible from either the street or golf course and are generally discouraged.

- e. Shutters: Shutters must be designed in accordance with the overall style of the home. All operable shutters must incorporate traditional hardware, pivots and latches. Roll down shutters are prohibited. Louvered shutters can be allowed to tilt from the top or swing open. Shutters must be installed in the traditional manner with the outer edge of the louver blade facing downward when closed.

Acceptable materials for shutters are:

Wood	Anodized Aluminum
Fiberglass	

9. LANDSCAPE AND SITE TREES

As trees represent Sandestin's most valuable natural site amenities, extra care must be taken to insure their protection. Houses are expected to be designed around existing stands of trees rather than removing excessive numbers of trees to locate a home. Site plans are required to include tree surveys, which locate all trees that have at least six-inch (6") caliper at least four feet (4') above natural grade. Tree species other than pine must be individually identified. Trees to be removed must be flagged in the field for an inspection by the ARB. Inspections can be scheduled through the ARB office. No trees will be allowed to be removed without a letter of approval from the ARB. Trees not flagged for removal, which are removed subsequently, must be replaced with trees of equal or greater canopy during landscape installation.

Street trees, which are planted by Sandestin in the right-of-way, are not to be tampered with under any circumstances. Street trees or other installed landscape materials, which are damaged or removed by homeowners, must be repaired or replaced by the homeowner within two (2) weeks of notification by the SOA ARB or Sandestin Resorts, Inc.

On the street frontage of all lots, landscape planting which abut the property/right-of-way line shall be restricted to beds of trees, shrubs and/or ground cover plants and shall not include turf grass. Such beds shall have a minimum width often (10) feet. No landscape or hardscape work will be permitted to commence without a landscape/hardscape approval letter from the ARB.

Yard decoration, playground equipment or artwork is prohibited on sites where it will be visible from the street, the golf course, or adjacent lots.

Fountains or statuary, desired by the owner, must be included on the landscape plan as well as applicable elevations for review by the ARB.

10. DRIVEWAYS

Driveway widths should be sufficient to allow for vehicle, except in the vehicular parking area or as the drive enters the street or garage enclosure. The driveway cannot be located closer than three feet (3') from the side property lines. Graceful curves from the road to the garage are preferred to straight driveways. Owners are expected to provide significant natural screening between the driveway and side property lines to avoid impacting views on adjacent lots. Driveways must be located to avoid existing trees.

Paved motor courtyards screened from view with walls are highly desirable.

The maximum driveway width at the intersection of a curb will not exceed twenty feet (20') and will not be permitted to cross over the imaginary extension of the side property line through the SOA right-of-way. Approval of driveways will be done as part of the hardscape/landscape review. Driveway design and color must be noted on the site plan.

Approved materials for driveways are:

Stone

Concrete

Stamped or patterned concrete

Brick

Concrete pavers

Washed aggregate finish concrete

11. GARAGES

All garages must accommodate at least one (1) and no more than three (3) cars. Garages may be detached from the main residence and include upstairs living quarters. Open carports are not permitted. If a parking area is to be included under the main body of the home, it must be enclosed.

12. SIDEWALKS

The developer may provide poured concrete sidewalks in some areas of Island Estates. Sidewalks, which are damaged by homeowners, must be repaired or replaced by the homeowner within two (2) weeks of notification by the SOA ARB or Sandestin Resorts Inc.

13. WALLS/FENCES

No privacy walls or fences shall be constructed outside the buildable envelope defined by the site setbacks. For drainage purposes only landscape retaining walls may be built outside the setback lines up to thirty inches (30") above finished grade. Privacy walls are permitted but are considered less desirable than screening with hedges or other natural vegetation. Privacy walls and privacy hedges constructed on individual lots have a maximum height of eight feet (8') above finished grade. Pilasters may extend an additional five feet (5') above the height of the walls. Walls must be built in a style that is in keeping with the design of the main residence.

14. POOLS/CABANAS/POOL ENCLOSURES.

All pools and pool fences must conform to the setback requirements.

Pools must be designed to complement the architectural components of the residence. Pools must be in-ground. Pool coping may not be higher than either the finished first floor elevation or thirty-two (32") above the crown of the road, whichever is lower.

Pools must be surrounded by a fence, which is designed to coordinate with the architectural detailing of the home and meet all applicable building codes.

Pool enclosures are strongly discouraged. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, and not appear as an added appendage, nor be visible above the eave of the enclosure.

Pool cabanas are desirable additions and must be designed to be compatible with the overall detailing of the home. The cabana may serve as a weekend guest cottage and therefore will be permitted to contain a small "Pullman" type kitchen and a full bath.

15. GREENHOUSES

Detached greenhouses will be reviewed on a case-by-case basis. Greenhouses are desirable as a method of joining separate structures. Greenhouses must be designed specifically for the residence in question by a licensed architect rather than being purchased as an existing unit.

16. PORCHES, DECKS, VERANDAHS AND BALCONIES

The creative use of wide verandahs, porches and balconies on all elevations is strongly encouraged especially as a means of framing views. Where the buildable envelope extends into the existing lake, a wooden bulkhead may be constructed within the lake to reclaim that portion of the buildable area.

Approved materials for handrails, pickets, columns and safety walls are:

Stone	Wood
Painted Aluminum	Wrought iron (with rust inhibitor)
Stainless Steel	Stucco
Concrete	

Porches and decks may not be freestanding. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, not as an appendage.

17. MAILBOXES

Mailboxes shall be clustered and will be provided by the developer. No individual mailboxes will be allowed.

18. HOUSE NUMBERS AND NAMES

The entire community has a pre-designed house/street numbering system. Single family residences will be required to acquire and display in their yard an approved address demarcation.

19. EXTERIOR LIGHTING

Exterior lighting must be provided for safety and security. Recessed or down lighting and landscape up lighting are recommended rather than flood lights. All post mounted and building mounted fixtures which cast light onto adjacent properties will be reviewed infield after installation. If a nuisance is deemed to exist, the fixture will be either removed or the wattage lessened to a more acceptable level. Designs for lights must be presented as part of the landscape submission. No lights are to be installed without the expressed approval of the SOA ARB.

20. COLORS

The color palette for Island Estates includes a subtle range of pastels and earth tones. The purpose for this palette is to have homes blend in with the natural, rich colors already present in the landscape. The number of colors on the home should be kept to a minimum and intense contrasting of base and trim colors should be avoided. White is permissible only as a trim color.

E. SINGLE FAMILY FOR TUSCANA

Tuscana is an exclusive, gated community modeled after the quaint villas of the Tuscana region of Italy. The community overlooks the lakes and fairways of the Raven and Burnt Pine Golf Clubs and offers a prime location within the Sandestin Resort. The community is comprised of attached villas and single-family residences.

Homes in Tuscana are designed to reflect an authentic Tuscan community with architectural elements consistent in both appearance and quality.

The developer currently has approved building plans with interior and exterior specifications. These plans will govern any future structures to be built within the community. The developer reserves the right to modify such plans.

1. SETBACK CRITERIA

The building setbacks define the minimum setback from the perimeter of an area within all habitable structures.

<u>LOTS</u>	<u>FRONT SETBACK</u>	<u>SIDE SETBACK</u>	<u>REAR SETBACK</u>
1824-1828	5 feet	7.5 feet	20 feet

1829-1830
1831- 1841

5 feet
5 feet

7.5 feet
7.5 feet

30 feet
25 feet

2. ACCESSORY STRUCTURES

Each lot may be large enough to accommodate an attached garage.

3. BUILDING HEIGHTS

Maximum building height of residences will be forty-five feet (45') measured from the top of finished floor to the highest point of the roof, excluding chimneys. No part of any home can be built to exceed forty-eight feet (48') above the crown of the road at the midpoint of the front property line. Residences may include up to two (2) stories.

4. EASEMENTS

No permanent structures will be placed in any easement.

5. MAXIMUM BUILDING COVERAGE

A maximum of eighty percent (80%) of the lot can be covered with structures. Structures will mean any portion of the main residence contained under roof plus the area of any accessory structures contained under roof.

6. SQUARE FOOTAGE AND STORIES

Homes constructed in Tuscana will contain at least the following combined heated and cooled floor area. This applies to all lots.

Minimum of 1,000 sq ft

Maximum of 5,000 sq ft

7. FINISHED FLOOR ELEVATIONS

For site drainage purposes and per the engineered drainage plan, the minimum finished floor (garage) will be six inches (6") above the crown of the adjacent roadway. The maximum finished first floor elevation will be no greater than thirty- six inches (36") above the crown of the road at the midpoint of the front property line.

8. EXTERIOR APPEARANCES

a. Walls: Acceptable exterior wall materials will include:

Stucco

Stone

b. Windows: Wood frame windows are strongly suggested, as are French doors. Vinyl, aluminum clad wood and aluminum windows, are acceptable.

c. Roofs: All gable and hip roofs will have a maximum slope of 6:12 and a minimum of 4:12.

Acceptable roof materials will include:

Pan and cap clay tiles with bird stop end caps

Concrete

Roof color is to be uniform and consistent with existing structures.

Roof overhangs should be maximized wherever possible to provide shelter from both the subtropical sun and rain showers. Roof overhangs may incorporate balconies, verandas and screened porches.

Roof attachments such as ornamental ridge caps, weather vanes, and oversized fireplace flues are encouraged. Vents are strongly recommended to be located on side elevations.

Chimneys: Chimneys must be compatible in character with the home. Flue endings must be covered. Roof penetrations larger in diameter than 7", such as used for prefab fireplaces,

gas furnaces etc. will be contained with chimneys. Roof penetrations smaller than 7" will be painted the same color as the roof tiles and need not be contained within chimneys.

- d. Doors: Front entry doors are expected to be designed as an integral component of the overall design theme. Front entry doors are required to be at least seven feet (7') in height. Double front entry doors, side and top lights are encouraged.
- e. Shutters: Shutters must be designed in accordance with the overall style of the home. All operable shutters must incorporate traditional hardware, pivots and latches. Roll down shutters are prohibited. Louvered shutters can be allowed to tilt from the top or swing open. Shutters must be installed in the traditional manner with the outer edge of the louver blade facing downward when closed.

Acceptable materials for shutters are:

Wood

Anodized Aluminum

Fiberglass

9. LANDSCAPE AND SITE TREES

Street trees, which are planted by Sandestin in the right-of-way, are not to be tampered with under any circumstances. Street trees or other installed landscape materials, which are damaged or removed by homeowners, must be repaired or replaced by the homeowner within two (2) weeks of notification by the ARB, the SOA, Sandestin Resorts, Inc.

On the street frontage of all lots, landscape planting which abut the property/right- of-way line shall be restricted to beds of trees, shrubs and/or ground cover plants and shall not include turf grass. Such beds shall have a minimum width of ten (10) feet. No landscape or hardscape work will be permitted to commence without an express landscape/hardscape approval letter from the Architectural Review Board.

Yard decoration, playground equipment or artwork is prohibited on sites where it will be visible from the street, the golf course, or adjacent lots. Fountains or statuary, which is desired by the owner, must be included on the landscape plan as well as applicable elevations for review by the ARB.

10. DRIVEWAYS

Driveway widths should be sufficient to allow for vehicle, except in the vehicular parking area or as the drive enters the street or garage enclosure. Graceful curves from the road to the garage are preferred to straight driveways.

The maximum driveway width at the intersection of a curb will not exceed twenty feet (20') and will not be permitted to cross over the imaginary extension of the side property line through the SOA right-of-way. Approval of driveways will be done as part of the hardscape/landscape review. Driveway design and color must be noted on the site plan.

Approved material for driveways is concrete pavers

11. GARAGES

All garages must accommodate at least one (1) and no more than three (3) cars. Garages may be detached from the main residence and include upstairs living quarters. Open carports are not permitted. If a parking area is to be included under the main body of the home, it must be enclosed.

12. SIDEWALKS

The developer may provide poured concrete sidewalks in some areas of Tuscana. Sidewalks, which are damaged by homeowners, must be repaired or replaced by the homeowner within two

(2) weeks of notification by the SOA ARB or Sandestin Resorts Inc.

13. WALLS/FENCES

Privacy walls are permitted but are considered less desirable than screening with hedges or other natural vegetation. Privacy walls and privacy hedges constructed on individual lots have a maximum height of eight feet (8') above finished grade. Pilasters may extend an additional five feet (5') above the height of the walls. Walls must be built in a style that is in keeping with the design of the main residence.

14. PORCHES, DECKS, VERANDAHS AND BALCONIES

The creative use of wide verandahs, porches and balconies on all elevations is strongly encouraged especially as a means of framing views. Where the buildable envelope extends into the existing lake, a wooden bulkhead may be constructed within the lake to reclaim that portion of the buildable area.

Approved materials for handrails, pickets, columns and safety walls are:

Stone

Painted aluminum

Wrought iron (with rust inhibitor)

Stucco

Porches and decks may not be freestanding. If screening is desired, the enclosure must be designed as an integral part of the roof and walls, not as an appendage.

15. MAILBOXES

Mailboxes shall be clustered and will be provided by the developer. No individual mailboxes will be allowed.

16. HOUSE NUMBERS AND NAMES

The entire community has a pre-designed house/street numbering system. Single family residences will be required to acquire and display the approved address demarcation.

17. EXTERIOR LIGHTING

Exterior lighting must be provided for safety and security. Recessed or down lighting and landscape up lighting are recommended rather than floodlights. All post mounted and building mounted fixtures which cast light onto adjacent properties will be reviewed infield after installation. If a nuisance is deemed to exist, the fixture will be either removed or the wattage lessened to a more acceptable level. Designs for lights must be presented as part of the landscape submission. No lights are to be installed without the expressed approval of the SOA ARB.

18. COLORS

The color palette for Tuscana includes a subtle range of warm earth tones. The purpose for this palate is to have homes blend in with the natural, rich colors already present in the landscape. The number of colors on the home should be kept to a minimum and intense contrasting of base and trim colors should be avoided.