

**LAKE ARTHUR ESTATES HOMEOWNER'S ASSOCIATION
HOMEOWNER'S MANUAL**

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P r e f a c e

“LAKE ARTHUR ESTATES” **THE MAN BEHIND THE NAME**

The name for Lake Arthur Estates did not just happen. It was inevitable. Arthur was my father – a man who never had much in terms of worldly possessions, but who must have untold possessions in heaven. Born in Chumuckla, Florida, on May 11, 1905 to William Arthur Bailey and Lula Penton Bailey, he lived a poor life, as did most of the early farm settlers in Santa Rosa County. Despite this, in addition to only a sixth grade education, Arthur lived a life worthy of admiration.

In 1923 my father married Maude Polk of Jay, Florida. During the early years of their marriage, they lived in numerous areas of north Santa Rosa and Escambia counties (wherever Arthur could find work). He was a farmer, timber man, railroad worker, and auto mechanic. He and his father (for whom I am named) hauled logs from the swamps along the Escambia and Blackwater rivers to be used as crossties for the railroad. He worked in the lumber mills in Baghdad and Muscogee, Florida. But his most infamous job was making and selling moonshine during Prohibition. He told this story of those days:

Carrying a bag of sugar on his shoulder, my father was walking up a creek bed on the way to his still. As he approached the still, he heard a commotion and realized the sheriff was there and had heard him coming. My father dropped the sugar and ran through the woods as fast as he could. The sheriff fired a shot at him, which caused him to run faster, losing his cap in the process. When things had cooled down, he went back to the woods and found his cap hanging from a limb. A few days later in Milton, the sheriff came up to him and asked, “Arthur, did you find your cap where I left it on the limb?” My father mumbled, “Yes sir,” and kept walking. My father said the sheriff knew who was making whiskey and generally left them alone except when he had to make a showing (especially around election time) that he was hard on crime and moon-shining.

My father and the family of four children moved to Pensacola around 1936. He had improved his lot somewhat by now, having developed a reputation as a good carpenter. He soon became a general contractor, working for himself. However, by now he had developed a rather bad drinking habit, which was interfering with his success. His family had also increased by three.

Around 1945, near the end of World War II, something happened to my father which would change his life forever. He met Christ and claimed him as his personal Savior. I was small at the time, but I know he changed. His drinking stopped immediately, and I never heard of him having a single drink thereafter. He and his family went to church

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every Sunday. Because of his leadership, we all became Christians. He became a deacon in the church and was well-respected in the community. His business became successful.

My father was not ashamed of Christ and, I'm sorry to say, he often embarrassed me by his evangelism. He was always asking people he met if they were a Christian and where they went to church. He also tried to help someone when he could. I remember a trip to Orlando, Florida when a panhandler begging for food and money stopped my father as we were entering a restaurant. My father reached into his pocket and gave the man some money. I tried to tell my father that he should not give the man money because he was just going to spend it on beer or wine. My father was not impressed by my comments and told me that he was doing what he felt the Lord would want him to do and, while he hoped the man would buy food, he could not worry about what the man did with the money.

While my father was the most influential person in my life, I did not always follow Christ the way he did. I moved away from home with my job and gradually stopped going to church. My father prayed constantly for me and at every opportunity urged me to get back in church. Although I did not show it, at times I was angry with my father because he would not let up and I knew he was right. Eventually, I did rededicate my life to Christ, and I am now living the Christian life. I believe my father's influence, insistence, and prayer had much to do with my decision – a decision which made him very, very happy.

During the creation of Lake Arthur, my father came to see the construction and offer his sage advice. When I told him I was naming the lake after him, I could sense he was proud. He died in 1999 at age 94. I believe he would be proud to have the subdivision named after him. Therefore, it is.

I want to thank you for buying in Lake Arthur Estates. I hope everything meets your expectations and you have a wonderful life here. My father would have already asked where you went to church and then would have invited you to his church. Therefore, I feel it only right to invite you and your family to worship with us at Woodlawn Baptist Church in Crestview. Betty and I look forward to meeting you.

William A. Bailey,
Managing Partner

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INTRODUCTION

Welcome to Lake Arthur Estates, a carefully planned private community embracing the concept of "the good life." This is a community where you can come home, relax, and relish the serenity of a natural environment. This is where good neighbors create a sense of peaceful community, where spacious landscaped lots provide privacy, and where custom homes offer luxurious sanctuary. In this atmosphere, you and your family can safely enjoy wildlife, fishing, tennis, volleyball, picnics, cookouts and, most importantly, be a family.

This is Lake Arthur Estates -- *The good life*. Right here at your doorstep - Crestview, Florida.

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OWNER'S MANUAL

Wherever it is we live, it's a place we call home. In Lake Arthur Estates, where *the good life can* be experienced and enjoyed, it is prudent to recognize that the interests of the homeowners require their homes be protected and the value and enjoyment of their property assured. It is for these reasons that The Lake Arthur Estates' Owner's Manual has been prepared. It is authorized by the Declaration of Covenants, Conditions and Restrictions (the "Declaration") and designed under the direction of the ARC. This Owner's Manual, with the Declaration, provides design codes and standards for all homes built in Lake Arthur Estates. Please acquaint yourself with these documents and be sure to share them with your builder and design professionals before you begin designing your new home.

This manual and any revisions thereof, are binding on all Lot Owners in Lake Arthur Estates, their guests, family members or agents. The Association has the right and duty, as outlined in the Declaration, the Articles of Incorporation and By-laws, to enforce these rights on behalf of the Association and its members. Furthermore, the Association Board of Directors, in counsel with the ARC, reserves the right to update and revise this manual, when and, as it deems necessary.

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HOMEOWNER'S ASSOCIATION

Lake Arthur Homeowner's Association, Inc. ("Association") is charged with the responsibility of handling the business affairs of Lake Arthur Estates, including the preparation and maintenance of accurate budgets, the negotiation of insurance and other services, assessments, and the collection of each Member's share of the assessments. The Association is also charged with the ongoing care and maintenance of the common areas of Lake Arthur Estates and the accumulation of a reserve fund sufficient to repair and restore the Common Areas when needed. The Association is also responsible for securing and developing future common areas for the benefit of the neighborhood should the members so desire.

Each lot owner within Lake Arthur Estates automatically becomes a member of the Association. The Developer will appoint the initial Board of Directors to direct the operation of the Association. Beginning with the first annual meeting of the members, and at each regular annual meeting of the members thereafter, new Board members will be nominated and elected by Members of the Association. In order to ensure that the Subdivision is developed according to the Developer's vision, enhanced voting rights and other powers necessary to significantly influence decisions of the Association and its Board of Directors, have been temporarily provided to the Developer through the Declarations, Articles of Incorporation and By-laws.

Current owners, and those who are contemplating ownership, are encouraged to become familiar with the Association's Declarations, Articles of Incorporation, and By-laws. These documents are available from the Developer and are recorded in the public records of Okaloosa County, Florida.

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ARCHITECTURAL REVIEW COMMITTEE

Overview

Establishing and enforcing high standards of architectural review is one of the most effective methods to protect property values and ensure that the community lifestyle and environment envisioned in the developer's plan are realized. All construction or modifications to the community must be approved through an architectural review process. The Homeowner's Association administers this process through the Architectural Review Committee (ARC). The ARC represents the Homeowner's Association and is responsible for carrying out its duties to benefit the total community. Applications for proposed construction or modifications to the community will be channeled through the ARC.

The ARC does not seek to restrict individual creativity or preferences. The Owner's Manual will be used as a guide in every review; however, each application is evaluated on its own merit. Non-conforming designs that provide a benefit to adjacent Lots, the specific Lot or the Community as a whole and still maintain the aesthetic relationship between homes, natural amenities and surrounding neighborhoods will be considered.

Committee Members

The Developer has appointed three (3) people to serve on the initial ARC. The people appointed are professionals experienced in architecture and construction.

Meetings

The ARC shall meet once a month, or more often as needed to review applications. All decisions, including their rationale, will be recorded in minutes of each meeting. The ARC will retain and file one complete set of all plans and specifications submitted for each review.

Voting

Each member of the ARC shall have an equal vote, and the majority vote of all members of the committee shall decide whether an application is approved or denied.

Responsibilities

- A. Establish architectural motifs and exterior architectural themes that assure compatible architectural standards and harmonious relationships with neighboring properties.

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- B. Review applications for compliance with those Architectural Guidelines established in the Declaration of Covenants, Conditions and Restrictions and the Homeowner's Manual.
- C. Monitor and enforce architectural standards and criteria and notify the Developer and/or Owners' Association Board for appropriate action.
- D. Review site, plans and landscape plans for compliance, and encourage and approve those plans, which seek to minimize the loss of prominent trees and other natural landscape features.
- E. Establish fees for the review of applications as may be required.
- F. Amend Architectural Criteria and Design Guidelines as may be required from time to time and inform the Association Members as changes occur.
- G. Provide assistance and recommendations to applicants, whose plans and specifications have been disapproved, to quickly resolve non-conforming issues and bring applications into compliance.
- H. Maintain copies of applications, architectural documents and related records.

Limitations of Responsibilities

The primary goal of the ARC is to review the applications, plans, specifications, materials and samples submitted to determine if the proposed structure conforms in appearance and construction criteria with the standards and policies set forth by the ARC. The ARC does not assume responsibility for the following:

- A. The structural adequacy, capacity or safety features of the proposed improvement or structure.
- B. Soil erosion or unstable soil conditions.
- C. Compliance with any or all building codes, safety requirements, governmental laws, regulations or ordinances.
- D. Performance or quality of work of any contractor or sub-contractor.

Enforcement

The Homeowner's Association shall have the right to injunctive relief, should the Owner or Builder violate the architectural or construction standards and guidelines approved by the ARC, or construct in a manner inconsistent with the application approved by the ARC. The Owner or Builder is also responsible for obtaining required governmental

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approvals. Approval by the ARC does not negate the obligation of the Owner or Builder from obtaining required governmental permits and license.

Review Fees

The ARC charges \$75 to review a plan set. Additional fees may be charged should additional professionals be required to consult or verify field progress. The review fees are subject to change without notice, if so approved by the ARC and Homeowners Association Board of Directors.

Application Withdrawal

You may withdraw your application as long as you provide written notice to the ARC prior to their review meeting.

Appeal

If an application has been denied or the approval is subject to conditions which the Owner or Builder feels are harsh, they may request a hearing before the full ARC to justify their position.

Variances

Any variance requested should be made in writing. Any variance granted shall be considered unique and will not set any future precedent. A decision on the variance request shall be rendered in writing in a form acceptable for recording in the public records of Okaloosa County

Time Limitations

The Owner must begin construction within ninety (90) days from the ARC date of approval, or forfeit all approvals.

The Lot owner must begin construction of a residence within twenty- four (24) months from the date they purchase their lot, except by authorization of the Developer or his assigns.

All construction must be completed within ten (10) months after a building permit has been issued unless a written extension is granted by a majority vote of the ARC,

Construction Deposit

The Owner or Builder must submit a seven hundred dollar (\$700) refundable construction deposit per Lot prior to any construction activity. These funds will be utilized to repair any damage caused by construction personnel or equipment to adjacent property or

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common areas, and if necessary, used to clean the construction site. The deposit will be returned, less any funds withheld due to damage or cleanup, upon receipt of a Certificate of Occupancy.

Construction Compliance Inspections

The ARC may make periodic inspections while construction is in progress to determine compliance with approved architectural plans and specifications.

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REVIEW PROCEDURES

Plans are to be submitted to the Architectural Review Committee, Lake Arthur Estates Homeowners Association, 6488 North Highway 85, Crestview, FL 32536.

The procedures used to submit plans for review by the ARC for single family detached homes are outlined as follows:

Review the Relevant Documents

- A. Your Lot Purchase Agreement
- B. The Lake Arthur Estates Owner's Manual
- C. The Declaration of Covenants, Conditions and Restrictions
- D. Okaloosa County requirements and procedures.

Retain Professional Design Consultants

The ARC strongly encourages you to retain professionals in the field of planning, architecture and landscaping. Have your consultants read and acquaint themselves with the relevant portions of this Manual.

Schedule A Preliminary Design Meeting

It is strongly recommended that you submit preliminary sketches to the ARC illustrating the front elevation, the floor plan and site plan, prior to the submission of your application and review meeting. No fee will be charged to review preliminary sketches.

Submit your Plans and related Documents for the Review

The owner or Builder must submit two (2) sets of the final construction plans and (if available) material samples and color chips as follows:

- A. Include the completed Review Application and the Review Fee.
- B. Survey showing significant trees, lot corners and boundary lines. (The Homeowner's Association has made special arrangements to offer this service from Southern Engineering at a special price. Call Southern Engineering for more details)
- C. Floor Plans

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- D. Exterior Elevations (specifications, materials, color chips)
- E. Roofs (structure, materials, product photos)
- F. Fascia and Trim (section details, materials, color chips)
- G. Landscape and Irrigation Plan
- H. Exterior Doors and Garage Doors (materials and color chips)
- I. Patios, Decks, Balconies, Porches (specifications, materials and color chips)
- J. Privacy Fences/Wall (show design details used to screen lanais, mechanical & service equipment, materials and color chips).
- K. Screen Enclosures (structure, materials, colors)
- L. Exterior Electrical Plan
- M. Exterior Lighting Details
- N. Driveways (materials, finish, color chips)
- O. Finished Floor Elevation (must. be a minimum of 9" above the crown of the road)
- P. Satellite dishes location.

Note: The ARC may require a submission plot plan (field inspection of the building corners by stakeout), prior to granting approval.

The ARC will review all design documents and return one set of plans to the Owner or Builder.

Submit Plans to Building Department

Following ARC review and approval, the Owner must submit approved plans to the Oka1oosa County Building Department or other such agencies having jurisdiction for required permits. Any changes required by the County must receive concurrence of the ARC. The Owner is advised to contact the County directly for all applicable information.

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Commence Construction

Construction may start after the owner's review application has received ARC approval, appropriate County building permits have been issued, appropriate certificates of insurance coverage have been delivered to the ARC and the construction deposit has been paid.

Certificate of Occupancy/Construction Deposit

A copy of the Certificate of Occupancy should be submitted to the ARC upon completion of construction. The ARC will conduct a final inspection and return the construction deposit, less any funds withheld due to infractions.

Design Document Changes

The Owner or Builder must notify the ARC prior to making any changes to the approved plans. A letter with applicable support data must be submitted to the ARC for the file. The ARC reserves the right to deny the construction plans as amended and/or to require resubmission of a new application.

Periodic Inspections

The ARC reserves the right to inspect construction in progress for conformance with approved design documents.

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REVIEW APPLICATION

DATE: _____

Owner: _____
Name

Street

City State Zip

Builder: _____
Name

Street

City State Zip

Design
Professional: _____
Name

Street

City State Zip

Landscape
Consultant: _____
Name

Street

City State Zip

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This application is being submitted for:

Block Number _____ Lot Number _____ by (Owner) _____ (Builder) _____

Has floor plan been approved for another lot in Lake Arthur Estates? _____ If
yes, for which Block _____ and Lot _____ number?

Check One

Conditioned Living Area (1st floor) _____ Sq Ft

Conditioned Living Area (2nd floor) _____ Sq Ft

Total Conditioned Living Area: _____ Sq Ft

Covered Porches/Entries/Etc. _____ Sq Ft

Garage _____ Sq Ft

Other _____ Sq Ft

Total Gross Sq Ft _____

General Information

Lot Dimensions: _____

Lot Sq. Ft. _____ Stories: _____

Bedrooms: _____ Baths: _____

Finished Floor Height from Ground: _____

Finished Floor Height from Crown of Road: _____

Height from Grade to Ridgeline: _____

Finished Floor Elevation: _____

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DOCUMENT REQUIREMENTS

The ARC requires the following documents to conduct the review process. The documents should be submitted according to outlined specifications.

Site Plan

- Scale 1 inch = 10 feet
- Property lines, easements and rights-of way
- Driveways, sidewalks, walkways, showing surface materials
- Culverts and swells Drainage Plan
- Foundation outline, roof drip line (Fascia) Pools, decks, patios
- Existing grade/finished floor elevations
- Required setbacks per structure siting in Building Area of Lot

Floor Plans

- Scale 1/4 inch = 1 foot

Exterior Elevations

- Scale 1/4 inch = 1 foot
- Existing grade-fill, finished elevation
- Doors, windows, fences, mechanical equipment

Building Sections

- Scale 1/4 inch = 1 foot
- Detail wall sections
- Detail roof sections, pitch, type

Electrical Plans

- Scale 1/4 inch = 1 foot
- Include exterior lighting
- Include mechanical, service equipment and meter locations

Landscape Plans

- Scale 1 inch = 10 feet
- Tree survey
- Drainage patterns
- Easements and rights-of-way
- Driveways, sidewalks, walls, fences, pools, decks
- Planting plan and plant list showing size and quantity installed
- Irrigation plan and materials list
- Planting and Irrigation specification

Note: Exterior colors, finishes & materials should be provided. Include samples, specifications, photos and color chips if available.

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STANDARD AND GUIDELINES FOR CONSTRUCTION

The following standards and guidelines shall apply to any and all exterior construction, modification, alteration, grading, excavating, tree removal, landscaping or any other change to the grounds of a single-family Lot within Lake Arthur Estates. In the event these standards and guidelines are violated, the construction or work being performed shall cease until the project is brought into compliance.

Start of Construction

Construction may start once all required governmental permits are obtained; the ARC has reviewed and approved the application, and received appropriate certificates of insurance coverage. Prior to clearing, the contractor must meet with representatives of the Developer on-site, to review corner stakes and clearing limits. The placement of a portable toilet is only permitted if requirements for construction and clearing have been met.

Portable Toilets

Prior to commencing work, a portable toilet must be placed on the job site and in a manner so as to least disturb other residences and other construction.

Construction Traffic

Contractors must comply with all traffic regulations and for security purposes, all Owners or Builders must furnish a complete list of their contractors, subcontractors and employees who are permitted entry into Lake Arthur Estates. Those listed contractors, subcontractors and employees will be allowed access at pre-determined times of the day and week. Vehicle may be parked on or immediately in front of the lot where construction is taking place, but in no way shall vehicles be parked so as to impede the normal flow of traffic. Furthermore, no vehicle shall park on any other private streets within Lake Arthur Estates nor shall they park on any other Lots whether vacant, under construction or completed. There will be no washing of any construction vehicles or equipment anywhere in Lake Arthur Estates.

Construction Hours

Standard construction working hours shall be from 6:30 a.m. to 5:30 p.m., Monday through Saturday, except on certain holidays. Nighttime indoor work passes can be issued upon Builder request.

Site Clean-up

All construction sites must be maintained in a neat and orderly fashion. All trash will be contained in a trash dumpster or removed from the job site on a routine basis. In no

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instance shall trash remain on the premises over the weekend unless it is contained in a dumpster. The Owner or Builder is responsible for trash that blows off the site and shall retrieve such trash immediately. There will no stockpiling or dumping on adjacent Lots or on streets, driveways or easements. Any trash not timely removed from the site will be removed by the Developer and billed to the responsible contractor or subcontractor. Contractors will use only the utilities provided on the immediate site on which they are working.

All personnel working in Lake Arthur Estates are to keep their immediate work areas free of discarded materials such as lunch bags and odd materials. Objects should not be thrown out of cars or trucks.

Clearing of Site

Plants, vegetation and trees directly within the building and driveway areas shall be cleared and removed from the job site and from Lake Arthur Estates as soon as practicable, but not later than five working days. Lot owners are encouraged to take special steps to preserve as many trees outside this area as possible and to maintain a natural buffer between building lots and the wetland area while accenting with proposed landscaping as needed.

Builder's Signage

During construction, only (3) signs will be allowed on each lot. Builders are asked to provide a 4" x 4" x 6' white post on which the document box, builders, design & landscape consultants signage will be attached. Each sign will be 12" x 24". This post and sign must be removed upon issuance of a certificate of occupancy. Absolutely no other signage of any kind shall be permitted.

Construction Damage

Any damage to streets, drainage inlets, sidewalks, streetlights, street markers, mailboxes, landscaping, etc. will be repaired immediately by the Builder or Owner. If not, the Developer will cause repairs to be done and such costs billed to the responsible contractor or taken from the construction deposits.

Established Speed Limit

Unless otherwise posted, the established speed limit within Lake Arthur Estates is 20 miles per hour for construction vehicles, including light trucks and autos. Speed limits must be obeyed.

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Construction Spillage

Operators of vehicles are responsible for immediate clean-up of any load spillage. Clean-ups performed by the Developer will be billed to the responsible party. Please report any spills as soon as possible.

Oil leaks and Chemical Spillage

Operators of vehicles are responsible for the repair and clean-up of any oil leaks, paint or other chemical spills that stain or damage roads, bridges or driveways. Chemical clean-ups performed by the Developer will be billed to the responsible party. Please report any spills as soon as possible.

Utility Lines

If any telephone, electrical, water, etc. lines are cut, it is the contractor's responsibility to report the accident to the Developer within 30 minutes and the responsible contractor must repair damage immediately or arrange for the appropriate installer to repair damage immediately. We encourage all contractors to work with the Developer to identify these lines before digging.

Vehicles and Equipment

No vehicles (trucks, vans, car, etc.) may be left in Lake Arthur Estates overnight. Construction equipment may be left on the site while needed, but must not be kept on the street, unless prior permission has been granted.

Personnel

Only approved Contractor personnel are allowed on the property and should exit the property upon completion of their work. All workers are required to wear shirts at all times. No alcoholic beverages are permitted on property.

Note:

Failure to abide by these rules may result in the loss of entry privileges into Lake Arthur Estates. Lake Arthur Estates, the Developers, Preferred Builders and Owners are NOT RESPONSIBLE for losses or damages sustained to any person or entity due to their loss of entry privileges.

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SITE STANDARDS & CRITERIA

The site standards and criteria that follow shall apply to any and all Lots within Lake Arthur Estates:

Procedures for Final Grade

Grading and clearing may commence once the site plan showing the nature and location of work has been submitted and approved by the ARC and the Contractor has met with the Developer or his representative on-site to review corner stakes and clearing limits. Fill shall not be deposited at any location without prior ARC approval.

Vegetated buffer strips shall be retained in their natural state to a minimum distance of twenty (20') feet along all property lot lines that are contiguous to common wetland areas. Lots backing up to each other in the center of the development shall retain a natural vegetated buffer of at least ten (10') feet along the rear lot line. The minimum width of any buffer shall be sufficient to significantly reduce visual access from the surrounding property owners and motorists, provide a sound buffer and a sense of privacy and security for each resident.

Grading shall not disturb existing trees and vegetation unless otherwise approved by the ARC. Cuts and fills should be designed to complement the natural topography of the site. No earthen berms are allowed except as required to prevent the drainage to other properties. Existing drainage structure shall not be altered or affected in any way.

Controlling erosion during construction is a major concern. Lot owners /contractors should be familiar with the National Pollutant Discharge Elimination System (NPDES) and other regulations of the Florida Department of Environmental Protection Agency (DEP). Storm water and construction runoff must be directed to the existing drainage structures without encroaching on adjacent lots. Paved areas shall be designed so that surface water is collected at intervals in a manner that will not create puddles in paved areas or obstruct the movement of vehicular or pedestrian traffic.

Finished Floor Elevations

The finished floor elevations for all buildings constructed will not exceed three (3') feet above the crown of the road, nor be less than nine (9") inches above the crown of the road. The finished floor elevation cannot be less than three (3) blocks above the finished grade.

Structure Siting and Building Area

All Lots will be sited to contain the following areas:

— See page 12 of 17 of Covenants
Section 16 for
Setback Requirements

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The Total Lot Area shall mean the entire property contained within the boundaries of the lot

The Building Area shall mean that portion of the lot where building and ancillary structures plus all other uses that are allowed within the permitted setback areas.

The Hard Surface Area shall mean that portion of the lot that contains outbuildings or walls, horizontal hard surfaces such as patios, sidewalks, driveways and landscaping.

The Landscape Area shall mean that portion of the Lot that contains landscaping, walks and driveways.

On certain lots, authorized workshops may be incorporated into the rear landscape plans, but in no case shall they exceed 200 square feet in size, 15' in height to roof ridge line.

Variance

Due to their configuration, certain Lots may require variances. The ARC will consider variance requests and approve them where appropriate, in the sole discretion of the ARC.

Placement of Residence

The placement of the main residence or ancillary structures within the Building Area shall be in the most advantageous position to ensure that no trees are unnecessarily disturbed and that the view and privacy of surrounding residences are not adversely affected.

Size of Residence

The living area of each residence shall contain a minimum of eighteen hundred (1,800) square feet except for waterfront lots which shall contain a minimum of two-thousand (2,000) square feet) of air conditioned living area, exclusive of garages, porches, patios and terraces.

The maximum height of any residence shall be thirty-five (35') feet measured from crown of road to roof ridge line and cannot exceed two stories of living area of which no more than 40 percent (40%) of the total square footage of the residence located on the second level. The first floor of a multi-story residence shall contain a minimum of fourteen hundred (1,400) square feet of conditioned living area, exclusive of garages, porches, patios and terraces.

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Foundation and Fill

Structures may utilize stem wall construction to bring the finished floor to the established elevation. Wherever possible, the elevation of the natural grade of the residential Lot shall remain undisturbed and a minimum of fill shall be used for landscaping purposes.

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APPENDIX

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PROJECT CONSULTANTS

Developer

Lake Arthur Estates Development
Company, LLC
6488 North Highway 85
Crestview, FL 32536
(850) 683-1230

Contact: Bill Bailey

Accountants

Melanie Guthrie CPA, Inc.
Certified Public Accountant
102 East Beech Avenue
Crestview, FL 32536
(850) 682-0798

Contact: Melanie Guthrie

Real Estate Broker

Property Professional, Plus
502A South Ferdon Boulevard
Crestview, FL 32536
(850) 683-1714

Contact: Roger Tate

Engineering & Survey

Southern Engineering Group
1124 Cedar Avenue
Crestview, FL 32536
(850) 682-4269

Contact: Kermit George

**Architectural
Design Consultant**

Richard Bennett, Architect
118 Fair Oaks Drive
Crestview, FL 32539
(850) 689-8751

Contact: Richard Bennett

Counsel

Claire A. Duchemin, Law Office
2940 Kerry Forest Parkway, Suite 202
Tallahassee, FL 32309
(850) 425-2855

Contact: Claire Duchemin

Closing, Title & Escrow Service

Moulton-Land Title, Inc
660-A North Ferdon Boulevard
Crestview, FL 32536
(850) 689-3180
Contact: Becky Thrush

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COUNTY AND STATE PERMITTING AGENCIES

Okaloosa County Department of Growth Management

812 East James Lee Boulevard
Crestview, FL 32539
(850) 689-7109

Contact: Sherry Reed

North Okaloosa County Road Department

1759 South Ferdon Boulevard
Crestview, FL 32539
(850) 689-5770

Contact: Engineering

Okaloosa County Health Department

810 East James Lee Boulevard
Crestview, FL 32539
(850) 689-7859

Contact: Environmental Health

**LAKE ARTHUR ESTATES HOMEOWNER'S ASSOCIATION
HOMEOWNER'S MANUAL**

UTILITY SERVICES

Water Services

Auburn Water System, Inc
3097 Locke Lane
Crestview, FL 32536
(850) 682-1258

Electrical Service

Choctawhatchee Electric Cooperative,
Inc. (CHELCO)
P. O. Box 512
DeFuniak Springs, FL 325435-0512
(800) 342-0990 Member Services/
Engineering

Telephone Service

Sprint
811 (Local)
(800) 326-2497

Gas Services

Okaloosa Gas
101 South Main Street
Crestview, FL 32536
(850) 682-3017 Service

Garbage Service

Waste Management
108 Hill Avenue
Ft. Walton Beach, FL 32547
(850) 862-7141

**Satellite - Direct TV or
DishNetwork**

Donaldson Satellite & Electronic, Inc.
535 South Ferdon Boulevard
Crestview, FL 32539
(850) 682-4831

**LAKE ARTHUR ESTATES HOMEOWNER'S ASSOCIATION
HOMEOWNER'S MANUAL**

REVIEW APPLICATION

DATE: _____

Owner: _____

Name

Street

City

State

Zip

Builder: _____

Name

Street

City

State

Zip

Design Professional: _____

Name

Street

City

State

Zip

Landscape Consultant: _____

Name

Street

City

State

Zip

**LAKE ARTHUR ESTATES HOMEOWNER'S ASSOCIATION
HOMEOWNER'S MANUAL**

This application is being submitted for:

Block Number _____ Lot Number _____ by (Owner) _____ (Builder) _____

Has floor plan been approved for another lot in Lake Arthur Estates? _____ If yes,
for which Block _____ and Lot _____ number?

Check One

Conditioned Living Area (1st floor) _____ Sq Ft

Conditioned Living Area (2nd floor) _____ Sq Ft

Total Conditioned Living Area: _____ Sq Ft

Covered Porches/Entries/Etc. _____ Sq Ft

Garage _____ Sq Ft

Other _____ Sq Ft

Total Gross Sq Ft _____

General Information

Lot Dimensions: _____

Lot Sq. Ft. _____ Stories: _____

Bedrooms: _____ Baths: _____

Finished Floor Height from Ground: _____

Finished Floor Height from Crown of Road: _____

Height from Grade to Ridgeline: _____

Finished Floor Elevation: _____

**LAKE ARTHUR ESTATES HOMEOWNER'S ASSOCIATION
HOMEOWNER'S MANUAL**

**CERTIFICATE OF APPOINTMENT
OF VOTING REPRESENTATIVE**

**TO THE SECRETARY OF
LAKE ARTHUR ESTATES HOMEOWNER'S ASSOCIATION
(The "ASSOCIATION"):**

THIS IS TO CERTIFY that the undersigned, constituting all of the record owners of Lot _____ ,

_____ in **Lake Arthur Estates Subdivision** have designated
(Street Address)

(Typed or printed name of Voting Representative)

as their representative to cast all votes and to express all approvals that such owners may be entitled to cast or express at all meetings of the membership of the Association and for all other purposes provided by in the Declaration of Covenants, Conditions and Restrictions of Lake Arthur Estates.

The following examples illustrate the proper use of this certificate.

- (a) Units owned by John Jones (lot owned by one person). No Voting Certificate is required.
- (b) Units owned by John Doe and his brother, Jim Doe. Voting Certificate required designating either John or Jim as the Voting Representative. **(NOT A THIRD PERSON)**.
- (c) Lots owned by Overseas, Inc., a corporation. Voting Certificate must be used to file designated person entitled to vote signed by President or vice-president of Corporation and attested by Secretary or Assistant Secretary of Corporation.
- (d) Lots owned by Bill and Mary Rose, husband and wife. Voting Certificate required designating either Bill or Mary as the voting representative. **(NOT A THIRD PERSON)**.

This Certificate is made pursuant to Article III, Section 1, of the Declaration of Covenants, Conditions and Restrictions of Lake Arthur Estates and shall revoke all prior Certificates and be valid until revoked by a subsequent Certificate.

Dated the ____ day of _____, 2005

Lot Owner

Lot Owner

Lot Owner

Lot Owner

Lot Owner

Lot Owner

NOTE: This form is not a proxy and should not be used as such. Please be sure to designate **one of the joint owners** of the lot as the Voting Representative, **not a third person**.