

Architectural Control Guidelines

INTRODUCTION

The purpose of these Guidelines is to encourage the construction of houses which harmonize with their surroundings and with each other, and which demonstrate a high standard of design quality. Certain standards and requirements have been established in the Covenants for Pedigo Bay. To supplement the Covenants, these Guidelines are intended as a handbook for owners, designers, and builders to clarify and interpret these requirements and to explain the design goals and objectives for Pedigo Bay.

Each house and lot will be considered as an Individual case. The application of, or waiving of, any part of these Guidelines in any Individual approval shall not necessarily affect or bind any other approval action. Owners, architects, and contractors are urged to read the recorded Covenants and Restrictions for Pedigo Bay to become familiar with requirements which may affect them. Nothing contained herein, nor any actions of the Company, the advisor, the Homeowners Association, or their agents are intended to be, nor shall they be construed to be, an approval of the adequacy, reasonableness, safety, or fitness for intended use of any plans, products or construction. The Company and/or the Homeowners Association reserve the right to change, add to, or delete from these Guidelines from time to time at their discretion.

DESIGN

One of the goals for making Pedigo Bay a beautiful and welcoming place to live is to emphasize homes that provide for diverse tastes and life-styles and create interest and variety within an overall harmonious context of harmony scaled environment. This balance between individuality and overall harmony exists when houses do not compete with one another for attention, and therefore do not also detract from each other.

In the interest of overall harmony of design at Pedigo Bay, houses are encouraged which combine the best of contemporary and traditional design thinking. The use of stucco or brick exteriors is appropriate to the Pedigo Bay atmosphere of permanence and quality. Traditional houses

should be reasonably true to their historical prototypes. Contemporary "architectural gymnastics" are discouraged. Also, you are encouraged to consult with us early in your design process. We will be glad to help you with comments and suggestions.

At Pedigo Bay, we consider it very important to encourage building shapes which fit into the natural environment. Instead of a large uninteresting box, the shape of a house is generally more successful if broken down into smaller, well-proportioned parts. The recommended minimum heated area for the first floor area is 1500 S.F. on a two story home. Masonry materials should be used in a manner consistent with their nature as heavy, loaded materials in foundations, chimneys, walls, and retaining walls. Houses with stucco or brick exteriors are encouraged, but imitation stone or brick-like materials will not be approved.

Roofs should be in proportion with the overall shape of the house. Generally a long low house can have a flatter roof slope, while a taller house should have a steeper roof. Except as specifically approved otherwise, the minimum roof slope should be eight in twelve. Approved roofing materials are wood shingles, shakes, slate, tile, asbestos shingles, or 300 pounds per square minimum weight composition (asphalt) shingles.

The exterior colors, and materials used on a house should blend together to create a harmonious whole. Changes in materials should occur at natural breaks related to the overall design of the house. We do not encourage changing the rear elevation of the house to a less expensive material. Samples of proposed exterior materials and colors must be submitted as part of the review requirements. Trim colors should not contrast strongly with the exterior wall color. Off-white or light gray trim is acceptable when used as part of a harmonious exterior color scheme. The color of a masonry foundation should generally blend rather than contrast with the exterior wall color. A light-colored roof should not be used with a dark-colored house.

Windows should be the same type and style all around the house. Shutters, if used, should fit the proportion of the windows and should be used all around the house, not just the

front. Porches and decks should be designed with substantial, well-proportioned railings meeting building code requirements. Deck supports must be at least 6 x 6 posts or an equivalent size. Unless otherwise approved, unused space below decks shall be screened with lattice, shrubbery or other means appropriate to the house design.

Chimneys must be masonry, or a design and material appropriate to the house. Exposed metal flues and wood chases should not be used. Minimum heated floor areas are as follows for the main dwelling:

2800 S.F. for waterfront lots in Phase I

2000 S.F. for non-waterfront lots in Phase II

The maximum height of a house above ground is two and one-half stories. The maximum garage size is six cars. Garage doors should not face the street, except in specifically approved cases of hardship caused by lot configuration. Garages which do face the street must have individual doors for each car space. All garage doors must have remote-control door openers. All mailboxes must be a standard color and size and be built to a standard design provided by the Company.

SITING AND SITE PLANNING

The main objectives in siting houses at Pedigo Bay will be to provide for views and privacy for each house and also for its neighboring houses, and to provide for an attractive overall street appearance. To this end, a complete site plan for each house must be submitted as part of the review requirements. This plan must be drawn by a registered architect or landscape architect, for the specific house and lot. It must show the locations of the house and any outbuildings, and the locations, materials, and design of any fences, walls, decks, terraces, driveway, walks, other exterior improvements, and landscape planting. The plan must demonstrate a unified overall design for the site.

Landscape planting shown on the site plan shall indicate numbers, sizes, and botanical and common names of plants. Plant sizes must be in scale with the house, and the landscape planting shall have an installed cost of at least two percent of the house construction cost. The approved landscaping must be completed within six months after

construction of the house is completed. A buffer of trees should be kept between the house and street. The driveway should be curved among the trees to preserve this buffer as much as possible, and to avoid a "straight shot" view to the garage or parking area. It is not necessary that a house be placed parallel to the street. Likewise, it is not necessary to place a house the same distance from the street as neighboring houses. "Staggered" siting can make houses seem further apart and increase privacy. Houses placed at an angle to the street to take advantage of views or terrain can further reinforce individuality and privacy.

Consider that the house will be seen from all angles, and treat the design of the sides and back as being as important as the design of the front. The natural slope of the land should be changed as little as possible. This will also minimize damage to trees and reduce erosion problems. The minimum front yard required by the Covenants is 50 feet. However, this is minimum and it is recommended that the house be located further into the lot if possible to increase privacy and to improve views to the rear.

The minimum side yards suggested are ten feet (fifteen feet at a corner lot). However, a minimum of 15 feet is desirable to preserve a buffer of trees between adjacent houses. The minimum desirable distance from the lake line on Lake Monroe to any building is 100 feet, except for lots 1b through 4b. All houses and structures on the lakefront lots will be required to be located so as to minimize the obstruction of water views from adjacent dwellings.

Driveways must be asphalt, brick, or concrete unless another material is specifically approved by the Company. The driveway design must provide for parking at least two guest cars off the street. The location, materials, size, and design of all fences must be approved before being built.

Fences of wood, stucco, brick, or planted hedges are acceptable, and must present an equally attractive appearance on both sides. Fences in general must be designed and located so as to preserve the open character of Pedigo Bay as much as possible. Fences must also be designed and located with consideration for preserving neighbors' views. The use of "naturalized" landscape planting

for privacy, rather than fences or hedges, is encouraged whenever possible. Fences must be part of an overall site plan and landscape design and must relate architecturally to the house design. Fences used simply to mark off property lines will not be approved. Maximum height of any fence cannot exceed six feet, except, that fences enclosing tennis courts can be ten feet high, if located at least six feet from a property line. Any fence on a waterfront lot within ten feet of a side property line and within forty feet from the rear property line must have the adjoining property owner's consent in writing.

No tree cutting, grading, or other alteration of Common Areas is allowed. Therefore, site work must be designed to avoid any change, grading, or damage to adjacent Common Areas.

BOATS

Boats stored on individual lots must be screened from view in an approved enclosure, or must be stored inside the home or garage.

CONSTRUCTION

Review and approval of a stakeout of each house on its lot may be required prior to beginning construction or cutting any trees. The stakeout is to consist of a stake driven at each major corner of the house, connected with string or colored tape, to clearly indicate the house location.

The driveway location must also be indicated by strings or stakes. The driveway must be cut at the beginning and used for construction access. Gravel is required on the driveway to reduce tracking of mud onto streets. The property owner is responsible for any cleaning or repair of paving, curbing, grass, etc. within the right of way, required as a result of construction on their property.

An enclosed portable chemical toilet and approved containers for trash and debris must be provided on each construction site, located in an inconspicuous place. Each construction site must be maintained in a neat and orderly condition, with trash, and debris cleaned up weekly, and building materials maintained in orderly piles. At completion of construction, all mud stains and construction discolorations must be removed from foundation walls, driveways, and other exterior surfaces.

No signs will be allowed on any lot except for one small sign Identifying the Builder and/or Architect, and a standard Realtor's "for sale" sign. Any deviation from approved plans, stakeout, or exterior materials and colors must be approved by the Company before being constructed.

No construction access is allowable under any circumstances across or on Common Areas, except with specific prior written permission of the Company.

DOCUMENTATION REVIEW AND PROCEDURE

Submission of preliminary design drawings or sketches is strongly encouraged in order to obtain preliminary approval and/or comments before the cost of construction plans is incurred. As a minimum package, plans and specifications submitted for final approval must include:

Completed Application for Review form, accompanied by the required fee. Site plan at scale of 1/10" = 1 foot showing structures, fences, patios, driveway, waterfront improvements, and landscaping. Site plan must be draw by a registered Architect or Landscape Architect for the specific house and lot. See the Site Planning section for more detailed requirements.

Floor plan(s).

Roof plan.

Elevations of front, rear and sides.

List and samples of all exterior materials giving colors, sizes and other specifications.

Square footage on a floor by floor basis, showing heated and unheated area.

Plans and other material for review should be sent or delivered to: Pedigo Bay Development, LLC, 453 Clarizz Boulevard, Bloomington, IN 47401 USA