

HIDDEN COVE APPROVAL COMMITTEE
HIDDEN COVE PROPERTY OWNERS ASSOCIATION
APPROVAL COMMITTEE RULES

INTRODUCTION

The following guide is intended to assist an owner, his architects, builders and agents in meeting the design and construction standards required at Hidden Cove. No improvements may be made on any lot without the approval of the Approval Committee of Hidden Cove Property Owners Association, Inc. (hereinafter referred to as the "Approval Committee").

POLICY STATEMENT

The purpose for which the Approval Committee is established is to assure that improvements on the property and lots and the use of such improvements and property are in accordance with the purposes set forth in the Master Declaration of Hidden Cove and in harmony with the landscape, settings and environment of the lot, surrounding lots and the improvements thereon. It is intended that the Approval Committee assist each owner, their architects, builders and agents in the design and placement of improvements meeting the owner's requirements as to space, location and cost, together with the rules and regulations of the Approval Committee.

GENERAL CONSIDERATIONS

Although the Approval Committee does not intend to require that all structures be identical or of a homogenous style, it has determined that the minimum requirements set forth in Exhibit A attached hereto should be taken into consideration in preparing plans and specifications for approval.

PROCEDURES

Preliminary Notification and Review

The Approval Committee strongly recommends that each owner follow the procedures set forth below prior to submitting a written formal application with the required plans and specifications for approval. These procedures are provided to reduce the chance of the owner incurring substantial expenses for design of improvements which will not be approved.

1. Notice of Intent. Prior to commencement of preparation of a written formal application and the required plans and specifications, the owner should notify the Approval Committee in writing of his intention to submit a written formal application and the required plans and specifications for approval (a "Notice of Intent"). A Notice of Intent should set forth with some specificity the general type and size of the improvement to be constructed, the materials to be employed and the intended use of the improvement. Such notification should also specify the name and address of the architect, builder or contractor, if any, whom the owner has retained or proposes to retain. If the owner has not selected an architect, contractor or builder, the Approval Committee may be able to assist in such selection.

At the time of submission of a Notice of Intent, the Approval Committee will supply the owner with a copy of a lot plan, including topographical information if such is available.

2. Site Review. After receipt and review of a Notice of Intent, the Approval Committee and the owner's architect or other representative shall physically review the proposed building site, so that the location of the proposed improvement can be selected to take advantage of the environment of the lot while at the same time complying with all easements and all rules and regulations. In this way the architect and owner can acquaint themselves with the criteria that will be employed by the Approval Committee in determining whether the plans and specifications should be approved, such as the location of vegetation and existing or potential improvements on neighboring lots.

3. Minor Improvements. In the case of minor improvements such as mailboxes, signs, fences, changes in doors or windows, the Approval Committee may waive submission of a written formal application and the required plans and specifications and act on the basis of information contained in the Notice of Intent.

Written Formal Application and Required Plans and Specifications

The following are required for formal consideration by the Approval Committee of a proposed improvement unless otherwise specifically waived in writing by the Approval Committee:

1. A formal written application containing the following:
 - (a) Name of Applicant;
 - (b) Name of owner of property upon which improvement is to be located;
 - (c) Lot number upon which improvement is to be located;
 - (d) Description of improvement and use to which it is to be put;
 - (e) Name of any architect, contractor or builder to be used by the applicant or owner;
 - (f) Any other information the applicant believes to be pertinent to the application.
2. A (scale 1" to 40') plot plan of the entire lot showing the proposed location of the improvements and noting important features such as prime vegetation and topographical features indicated at ten (10) foot contours.
3. Elevations of each view of the improvement.
4. Floor plans of each level of the improvement.
5. A landscaping plan for the lot.

The above should also indicate in detail the materials which are intended to be used on exterior surfaces and the intended use or uses of the improvement.

When submitting the written formal application and the required plans and specifications, the owner should indicate the date on which he anticipates commencing construction. The Approval Committee will at all times endeavor to accommodate the owner in reviewing the written formal application and the required plans and specifications, but it can only do so if the owner and his architect cooperate fully to supply all the necessary information. In any case the Approval Committee will act within forty-five (45) days after the written formal application and required plans and specifications have been submitted unless the applicant requests an extension of time in writing.

The Review Process

The preliminary review process commences with the submission of a Notice of Intent and proceeds with the Site Review by the Approval Committee and the owner or his agent. Thus owners who avail themselves of the preliminary process facilitate speedy formal review of their plans and specifications. When the written formal application and the required plans and specifications have been submitted, the Approval Committee will delegate the initial review process to one of its members, agents or employees. The ultimate decision, however, will be made by the Approval Committee.

If the plans and specifications are inadequate or contain unacceptable design features, the Approval Committee will notify the applicant as soon as possible of the modifications it requires for approval. In addition to requesting changes or additional information, the Approval Committee may advise the applicant to request an extension of the forty-five (45) day period in which the Approval Committee must act to avoid the Approval Committee disapproving the plans and specifications as submitted. If an applicant is dissatisfied with the decision of the Approval Committee, he may request a rehearing before the Approval Committee. Decisions of the Approval Committee are final and subject only to review by the Board of Trustees.

Written Approval

When the owner's plans and specifications have been approved, the Approval Committee will so notify the applicant in writing.

Construction

Construction of an improvement must be commenced within eighteen (18) calendar months of the date of the Approval. If construction is not commenced within such period the Approval Committee's approval will expire, and it may be necessary for the owner to re-submit his plans and specifications to the Approval Committee. If the circumstances warrant, the Approval Committee may extend the period of time during which construction may be commenced; however, an owner must seek such extension in writing and state his reasons for doing so.

The Approval Committee may from time to time, inspect an improvement which is under construction to assure that it complies with the plans and specifications approved for it. If the

Approval Committee finds that construction does not conform to the approved plans and specifications, it may order that construction be halted and/or that changes be made. However, it is the owner's and not the Approval Committee's obligations to assure that improvements comply with approved plans and specifications.

Certificate of Compliance

When construction of an improvement has been completed the Approval Committee shall, on written request by the owner, issue a Certificate of Compliance which shall be in recordable form. Such certificate shall identify the improvement and the lot upon which it is located and state that the location of and the use or uses thereof, have been approved and that such improvement conforms to the plans and specifications submitted therefor.

EXHIBIT A

I. Appearance

- (a) The design of structures shall be consistent with and reflect traditional and/or contemporary New England architecture.
- (b) The design of structures shall be harmonious with the existing approved structures in Hidden Cove.
- (c) Designs such as log cabins, "California" ranches and A-frames, specifically, shall not be allowed.
- (d) The minimum main roof pitch shall be 6/12.
- (e) No metal or block chimneys shall be exposed.

II. Location

- (a) Improvements shall be located in such a manner as not to unreasonably interfere with views and/or use of other lots and/or common property.
- (b) All dwellings and buildings shall have a minimum road set back of 70 feet.
- (c) Improvements shall be located so as to take advantage of natural amenities, including existing vegetation.
- (d) All disturbed ground cover shall be planted, seeded, mulched, wood chipped or otherwise properly landscaped.

III. Materials

- (a) Emphasis should be placed on the use of natural wood materials for siding and trim. Roofing shall be white, yellow or red cedar or architectural shingles with a color and appearance similar to the yellow, red or white cedar. Homeowners desiring to use architectural shingles shall submit detailed information regarding

the desired product and product samples to the Approval Committee as part of the approval process. The Approval Committee shall determine if the proposed product meets Hidden Cove standards.

- (b) All dwellings shall be built on foundations constructed of continuous poured concrete or blocks with a finished smooth exterior surface where exposed.
- (c) No mill (raw or unfinished) aluminum, tin or other such silver-toned materials shall be exposed.

IV. Private Areas

- (a) Decks, patios and other such outside living areas shall only be screened with the use of natural materials and/or vegetation.
- (b) Boundary, peripheral or linear fencing shall be prohibited with the exception of "traditional" stone walls not exceeding five (5) feet in height.

V. Exterior Colors

- (a) Only traditional or natural (earthen) colors and tones shall be used.

VI. Satellite Dishes

- (a) Satellite dishes are prohibited