

THE RETREAT DESIGN GUIDELINES INDEX

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I. STATEMENT OF PURPOSES & OBJECTIVES

The Retreat of South Walton County Homeowner's Association (Association or HOA/RHOA), is desirous of an aesthetically pleasing and functionally convenient community and for that purpose has declared and recorded Declaration of Covenants and Restrictions for the Retreat, ("covenants") applicable to all improvements within The Retreat. The Covenants establish RHOA and the Design Review Board (DRB) and sets forth its jurisdiction, powers, obligations and rules and regulations under which it will conduct its review of proposed improvements. Statements in this document are intended to condense, amplify, or clarify provisions of the Declaration. In the event of conflicts, the Declaration's provisions will prevail.

The DRB has been established to define and interpret aesthetic standards in The Retreat and examine, approve or disapprove all proposed vertical or horizontal improvements for all residences.

DRB approval must be obtained for any change made to a lot or the improvements thereon, including but not limited to: dwellings; garages; any type of outbuilding, decks, terraces, patios, courtyards, sidewalks, driveways, parking areas, swimming pools, greenhouses, walls, fences, docks, bulkheads, exterior lighting; and any exterior changes or limitations, colors of any exterior surface or material.

DRB approval must be obtained for landscaping, cut and fill operations, and drainage, as well as the removal of any existing vegetation.

The development philosophy for The Retreat is rooted in a commitment to design quality ensuring that materials are best used to enhance the natural beauty. In all instances, the RHOA has a strong determination and desire to create a superior living environment for generations to come through the preservation of the natural character of the community.

Presented herein are the Design Guidelines with regard to residential design and landscaping. Our intent is to present the overall design concept of the community and to give your design professionals reasonable parameters in which to work in a creative manner. It is our hope that this manual will inspire and encourage outstanding individually designed residences which, when viewed together, produce an equally outstanding and harmonious community environment.

As The Retreat is developed, we hope that each individual property owner will take an active interest and concern for the quality of our surroundings by designing their own environment with an eye for quality in design, workmanship, and materials.

Each stage of activity will be carefully monitored to assure compliance with our philosophy and this manual. We are determined that specific principles and standards be observed by all owners, as each detail herein has been carefully formulated to assure an attractive environment for all residents. Our commitment to the property owner is the reason behind these guidelines and the spirit in which all of the professionals associated with creating this community have approached their roles and responsibilities. We encourage property owners

to embrace our commitment to excellence and the standards established herein.

II. DESIGN PHILOSOPHY

The Design concept for The Retreat is that buildings should be elegantly scaled and proportioned in form and mass with detailing and color that enhances and embraces the natural setting.

The style and geographic influences endorsed for the architectural character of The Retreat is rooted in the Caribbean Islands with simple forms and materials adorned with rich detailing and color that heeds the natural environment while extending beyond the structural walls of individual residences. The main concern is that The Retreat be wholly harmonious in feeling, with architecture that explores individuality yet is free of impact and is non-competitive visually with its neighbors.

It is summarized with the statement that design considerations extend beyond building walls to include the entire site with exterior material being of a form, texture, and color that enhances the natural beauty of The Retreat.

*See Exhibit A for examples

III. DESIGN REVIEW BOARD

1. PURPOSE

The Design Review Board and review process has been established for the purpose of defining aesthetic standards for construction in The Retreat, and for examining, approving or disapproving any and all proposed or modified improvements for building sites.

2. OBJECTIVES

Architectural and design review shall focus on, but not be limited to, the following objectives:

1. Preventing excessive or unsightly grading, indiscriminate earth moving or clearing of property, removal of trees and vegetation which could cause disruption of natural water courses or scar natural land forms.
2. Ensuring that the location and configuration of the proposed improvements are visually harmonious with the terrain and do not unnecessarily block scenic views from existing structures or tend to dominate any general development or natural landscape.
3. Ensuring that the architectural design of proposed improvements and their materials and colors visually enhance The Retreat's overall appearance.

4. Ensuring the plans for landscaping provide visually pleasing settings for structures on the same lot and on adjoining or nearby lots, and blend harmoniously with the natural landscape.
5. Ensuring that any proposed improvements comply with the provisions of these guidelines and the covenants and restrictions set forth in the applicable declarations.
6. Promoting building design and construction techniques that respond to energy consumption and environmental quality consideration such as heat loss, air emissions, and run-off water quality.

3. ENFORCEMENT POWERS

1. The Association~~DRB~~ shall have reserves the right during construction of the proposed improvements as a part of its approval process, to enter into the lot to inspect the proposed improvements to assure their compliance with the approved plans and specifications.
2. If any proposed improvements shall be made without the approval of the DRB or are not in compliance with the approved plans and specifications, then owner shall, upon written demand, cause the proposed improvements to be removed or property restored to its original condition within ten (10) days from the date of the written demand to their original conditions, and such owner shall bear all costs and expenses of such restoration or removal, including costs and reasonable attorney's fees of the DRB.
3. If owner has not removed or restored or commenced to remove or restore the unapproved proposed improvements within the period set forth in subparagraph 2 hereof, the Association~~DRB~~ shall have the right to institute an action to recover sums due, for damages or to seek injunctive relief to require the owner to cease, remove or restore the unapproved proposed improvements. It is hereby declared that any violation of the requirements, set forth herein may not be adequately compensated by recovery of damages and, accordingly, the ~~DRB, on behalf of the Association,~~ Association may seek an injunction to restrain a violation or breach or threatened violation or breach.
4. In addition to the foregoing, the Association~~DRB~~ may enforce the provisions hereof in accordance with the compliance deposit hereinafter set forth. All the remedies set forth herein are cumulative. No delay, failure or omission on the part of the DRB in exercising any right, power, or remedy herein provided shall be construed as an acquiescence thereto or a waiver of the right to enforce its rights, powers or remedies. No right of action shall accrue nor shall any action be brought or maintained by anyone whatsoever against the DRB, the Association, declarant or any owner on account of any failure to bring any action on account of any violation or breach of the provisions of these Design Guidelines.
5. In all enforcement actions, the prevailing party shall be entitled to be

reimbursed for its attorney's fees, prior to or at trial or on appeal and all reasonable court costs.

4. BASIS FOR DECISION

Approval shall be granted or denied by the DRB based upon the standards and guidelines promulgated by the DRB from time-to-time, including:

1. Compliance with the provisions of these Design Guidelines;
2. The quality of workmanship and materials;
3. The harmony of external design with the surrounds;
4. The effect of the construction on the appearance from surrounding property; and
5. Such other factors, including purely aesthetic considerations, which in the sole opinion of the DRB shall affect the desirability or suitability of the construction.

5. LIMITATIONS OF RESPONSIBILITY

The primary goal of the DRB is to review the application, plans, materials, and samples submitted to determine if the proposed structure conforms in appearance with the Design Guidelines and does not assume responsibility for the following:

1. Structural adequacy, capacity, or safety features of the proposed structure.
2. Soil conditions or erosion requirements.
3. Compliance with all building codes, safety requirements, governmental laws, regulations, or ordinances, manufacturers' recommendations and industry standards.
4. Performance of quality of work by any contractor.
5. Any owner making or causing to be made any proposed improvement, agrees and shall be deemed to have agreed, for such owner and his heirs, personal representatives, successors and assigns to defend and hold the DRB, The Retreat of South Walton County Home Owners Association, Inc. and its officers and directors and all other owners harmless from any claims, suits, demands, liability, or damage of property or person and from expenses arising from the construction and installation of any proposed improvements or in any way relating to the subject matter of any such reviews, acceptances, inspections, permissions, consents or required approvals, whether given, granted or withheld, and such owner shall be solely responsible for the maintenance, repair and insurance of any proposed improvement and for assuring that the proposed improvement is in full compliance with all local, state and federal laws, rules and regulations.

6. MEMBERSHIP

The Design Review Board shall be appointed by the Board of Directors and shall have the duties and function described in the Declaration and these Design Guidelines. The Design Review Board shall consist of a minimum of three (3) members who need not be members of ~~the The Retreat Home Owners~~ Association.

Architects and paid members serving on the Design Review Board have no voting privileges and act in a consulting capacity only.

7. ADMINISTRATOR

The DRB may appoint an Administrator to handle the day-to-day responsibilities of processing submissions and coordinating with owners, including the following:

1. Explanation and interpretation of Design Guidelines.
2. Providing pre-design conferences to consider existing data relating to a particular homesite, adjacent, or planned homes, easements, setbacks, etc.
3. Scheduling of all meetings and member notification.
4. Reviewing job progress, scheduling DRB inspections, and issuing applicable DRB permits and certifications.

8. MEETINGS

The DRB will conduct regular meetings. Special meetings may be called by the Administrator with two days written notification of time, date and place. Meetings shall be noticed in accordance with Florida Statutes.

Anyone wishing to appear before the DRB in conjunction with the construction application shall notify the DRB Administrator and request to appear. All appearances before the DRB shall be limited to five (5) minutes. Due to the technical nature of the proceedings, it is preferred that the architect make such presentations.

9. MINUTES/NOTIFICATION

All decisions of the DRB will be recorded in minutes taken at DRB meetings. ~~Although owners will not be present at meetings, r~~Recorded minutes will be available upon request. Plans and specifications will be retained by the DRB as part of the record. Applicants will be notified within five (5) working days of all decisions by the Board.

10. APPEALS

If an application has been denied, or the approval is subject to conditions which the owner feels are unacceptable, the owner may request a hearing before the ~~Home Owners Association Board~~. The Association Board shall have the right to overrule the DRB in its sole discretion as long as such determination is consistent with these Design Guidelines.

11. FEES AND BONDS

The Retreat Fee schedule including all fees related to new construction or modifications to existing structures is located in Exhibit D.

1. Administration Fee: The DRB requires the payment of an administration fee at the time of application. The fee is non-refundable and should be made payable to Retreat HOA.
2. Compliance Deposit
 - a. The DRB requires that each owner submitting plans and specifications for a proposed improvement shall place in escrow with the RHOA a sum of money, which shall be a compliance deposit. The purpose of the compliance deposit is to provide the DRB with funds to complete the proposed improvement in the event that the owner fails to complete construction of the proposed improvements in accordance with the approved plans and specifications, including the approved landscaping or fails to clean up the construction site. In addition, the compliance deposit funds may be used to pay attorney's fees of the ~~Association DRB~~ in the event it is required to obtain the services of an attorney to enforce compliance or to collect unpaid Contractor Fees. The funds constituting the compliance deposit shall be held in a non-interest bearing account. The amounts shall not constitute a limit on the owner's liability but will be applied against the total cost of enforcement of these provisions including, without limitation, the cost of removal or restoration, construction in accordance with the approved plans and specifications, attorney's fees and court costs.
 - b. In the event the owner does not comply with his obligations hereunder including, without limitation, construction of any unapproved proposed improvement or failure to construct in full accordance with the approved plans and specifications, the DRB shall give the owner written notice of the non-compliance and ten (10) days to cure the non-compliance. If such non-compliance is not cured, the ~~Association DRB~~ may use the compliance deposit to

complete the construction or remove and restore the unapproved proposed improvements or to retain an attorney. Upon a violation as set forth herein, the DRB and/or Association shall be entitled to retain the entire compliance deposit amount, even if the entire amount is not utilized. Such coverage shall be deemed a penalty for such failure.

- c. To determine compliance and completion for disposition of compliance deposit, owner/builder shall contact the DRB for final in-field inspection (providing as-built plans) and provide a County Building Department Certificate of Occupancy (CO), where applicable, a minimum of two weeks before the property is to be occupied.

12. VARIANCES

All variance requests pertaining to DRB approvals must be made in writing to the DRB. Any variances granted shall be considered unique and will not set any precedent for future decisions.

13. ADDITIONAL REQUIREMENTS

These Design Guidelines have been adopted to assist the owners within The Retreat and the DRB in connection with the architectural approval process. These ~~are merely~~ guidelines, and the DRB will have the right to waive any of the requirements or will have the right to require additional ~~or more stringent~~ requirements.

IV. DESIGN REVIEW PROCEDURES

The following is an outline of the procedures for plan submissions for single-family detached homes. All plans are to be submitted to the DRB for review.

Once approved, applications are valid for one (1) year from date of approval. After one (1) year, applications expire and become invalid. If applicant wishes to proceed with project after date of expiration, he must reapply for new approval. See Design Review Application for new construction and major modifications/additions.

1. PROFESSIONAL CONSULTANTS

Selection of a Florida registered architect and landscape architect is required. The architect should be selected from The Retreat Approved Architect List.

If an owner desires to use an unapproved architect, the owner must submit the architect for approval to the Design Review Board. The submission fee for this is shown in Exhibit D, fees. The DRB then determines if the

architect can be approved, and if approved, then the owner may use that architect to design the home. The Unapproved Architect Application is located at Exhibit F.

2. PRELIMINARY PLANS

At the discretion of the applicant, a schematic or design concept may be submitted to the DRB to determine suitability of a particular design for The Retreat prior to submittal of official Preliminary plans.

Preliminary plan submission is required and intended to resolve potential problems before going to the time and expense of contract documents. Plans should be submitted via PDF in addition to 2 sets of 24" x 36" drawings.

Preliminary plans shall include, but are not limited to:

1. Application form.
2. Site plan at 1/8" or other suitable scale showing all trees with a caliper greater than 4 inches (4") at a height greater than 4 feet (4') above grade, all grades, horizontal and vertical improvements with pertinent dimensions, setbacks, easements, etc.
3. Floor plans may be shown on site plan.
4. Key elevations or sketches to define exterior.
5. Roof plan

The DRB will render an opinion as to whether the preliminary submittal would be acceptable. The opinion will be strictly non-binding and will be offered in an effort to save the applicant time and expense.

6. Administration fee.

3. FINAL SUBMISSION

In order to provide a systematic and uniform review of the proposed construction two (2) 24" x 36" sets of architectural plans and specifications signed and sealed by a registered Florida architect are required. Plans and specifications shall be completed and detailed to the point that all significant aspects of construction are clearly identified and understandable by construction professionals. Plans must also be submitted in PDF.

As a minimum, the drawings shall include:

1. Site Plan including certified boundary survey

Scale in size appropriate to show detail, but not less than 1" = 20' - 0", indicating:

- a. Access street(s) and walkway (s), drives and other exterior improvements, including material and color.
- b. Grading drainage plan, including on-site retention areas.
- c. Fill plan, if any (indicating run-off and tree preservation method).
- d. Culvert(s), location and size and flow direction.
- e. Foundation plan if other than slab-on-grade.
- f. Exterior lighting plan.
- g. Service yards.
- h. Service entry to lot, for water electricity and telephone.
- i. Tree survey showing location and species of trees four inches (4") or larger in diameter at a point four feet (4') above ground.
- j. Building plan to scale, overlaid on tree survey indicating all structures and other improvements to be included in the scheme with an indication of trees to remain and trees to be removed (at the same scale as boundary/tree survey).
- k. Location and identification of special features (e.g., drainage ditch, dune, nearby lake easements, adjacent structures, etc.).
- l. Mechanical equipment showing location and screening details.
- m. Location of contractor ID sign, outdoor toilet facility, and dumpster.

2. Floor Plans

In a scale appropriate to show all detail including an exact computation of the square footage stated by floor in the case of multi-floored residences and finished floor elevations.

3. Roof Plans

In size appropriate to show detail.

4. Foundation Plans

In size appropriate to show detail.

5. Elevations

Depicting all four (4) sides, including hidden views.

- a. Existing and finished grade.
- b. Total height dimension
- c. Exterior treatment to include all materials, door and window fenestration, walls, fences, etc.

6. Typical Wall and Building Sections

Depicting:

- a. Materials
- b. Roof pitch
- c. Fences, screens, exterior walls, etc.

7. Details

Depicting:

- a. Design features and other improvements requiring clarifications.
- b. Fascia and trim details.
- c. Doors and windows.
- d. Garage doors.

8. Patios, Decks, Balconies, Verandas, Porches, etc.

9. Exterior Lighting

Details with product photos.

10. Landscape Plan

At a scale of site plan, including:

- a. Boundary: Indicate all perimeter property lines, setbacks, dedicated easements and north arrow.
- b. Structures: Position all structures on the property and indicate the location of all windows, doors and permanent construction elements which are proposed.
- c. Perimeter Areas: Reflect all adjacent site conditions and surrounding roadways, lakes and pertinent features, which may affect the subject property.
- d. Hardscape: Indicate all proposed vehicular and pedestrian circulation treatments, swimming pool location and configuration, miscellaneous amenity elements, garden features and permanent site furnishings which may affect use of the site.
- e. Utility elements: Show all air conditioner equipment locations, exposed utility meters, garbage areas, LP gas tank, pool equipment and any service or utility elements which may require landscape treatment or buffer screening.
- f. Decorative Grading: Indicate general existing grades and all proposed decorative grading (earth berms) at one foot (1') intervals.
- g. Existing Vegetation: based upon the current tree survey, accurately identify and locate all existing vegetation with a caliper of four inches (4") or greater, which is intended to be removed, remain or be relocated on the site.
- h. Proposed Vegetation: Provide a comprehensive landscape layout for all trees, palms, shrubs, ground covers, vines and sod which are proposed throughout the site.
- i. Street Tree Location
- j. Plant List: Identify all proposed vegetation with a plant list that reflects the scientific and accepted common name, height, spread, caliper, or size at time of installation as well as any necessary remarks which

may be required to clearly portray the technical needs for design review, and/or final installation purposes.

All plants must be from The Retreat Primary or Secondary Approved Plant Lists located in EXHIBITS B and C.

4. FINAL STAKEOUT/CERTIFIED FOUNDATION SURVEY

Any changes to the approved Final Plans must be submitted by the architect to the DRB for approval prior to any changes being implemented.

Concurrent with final submission, the owner or contractor will provide a string stakeout of the lot lines and building lines for review by the DRB, if required. All trees to be removed must be clearly indicated.

Upon completion of the project's foundation construction, the contractor of record shall order a Certified Foundation Survey from a licensed surveyor for The Retreat Design Review Board to review and approve prior to contractor commencing any further construction activities.

5. BUILDING PERMIT

Upon approval by the DRB of the final plans and the stakeout, the owner may then submit to the county or other agencies for a building permit.

6. CONSTRUCTION START

Upon receipt of written DRB approval and the county building permit, the owner may commence with construction. The DRB reserves the right to inspect in the field for compliance during any stage of construction.

All projects submitted to the DRB will require the following:

1. A timeline for completion.
2. A site plan for parking.
3. A site plan for dumpster and port-o-let placement.

7. FINAL SURVEY/CERTIFICATE OF OCCUPANCY/COMPLIANCE DEPOSIT

Upon completion of construction, and at least two weeks prior to occupancy of the property, the following will be submitted to the DRB:

- a. Final survey certificate by surveyor.
- b. As-built set of drawings.
- c. Certificate of Occupancy by the county.

Upon certification by the DRB that all improvements have satisfied the Design Guidelines, the DRB will issue a final approval. No residence within The Retreat may be occupied by any person until a final approval is issued by the DRB, and a Certificate of Occupancy is issued by the county. Upon final approval, the DRB will return the balance of the compliance deposit after any deductions allowed by these Design Guidelines as is appropriate.

8. COMMENCEMENT DATE

Issuance of permits by the county will be designated as the commencement date for new home construction and modifications to existing structures. Once commencement of construction starts, construction shall be diligently and continuously pursued to completion. Owners will be required to submit such permits to DRB as evidence of commencement.

Homes of 5,000 heated and cooled finished square feet and under will be allowed 23 months to complete construction. Homes of 5,001 heated and cooled finished square feet and over will be allowed 26 months to complete construction.

Completion of construction shall be evidenced by issuance of a Certificate of Occupancy by applicable government agency, installation of all landscaping and related site improvements, and a final inspection performed by the DRB determining compliance with approved plans. A final survey certificate and as-built set of drawings will also be required before issuance of the final approval letter by the DRB.

If construction is not completed within the required period, the owner must pay the sum indicated on the fee schedule, exhibit E for each month (or portion thereof) for which completion of construction exceeds said timeline.

All other requirements with regard to minimum and maximum square feet, height limitations, etc. remain in effect.

9. Changes to Plan After Final Approval

Any exterior changes to plans after Final Approval of the DRB must be submitted by the owner's architect to the DRB using the regular monthly meeting process for approval prior to implementing. Changes made without DRB approval may subject the owner to any or all of the following: (1) loss of the Compliance Deposit; (2) -and/or a requirement that the owner to comply with the originally approved plans; (3) any other legal or equitable remedy available under applicable law and the Association's governing documents.

V. LANDSCAPING STANDARDS

1. INTRODUCTION

The goal of the Design Review Board (DRB) is to provide for the sensitive enhancement of the environment by the encouragement of an on-going planting program, which adheres to a "natural theme". Plant material selections and planting arrangements which reinforce naturalistic settings in keeping with the character of the site will be expected and the use of plant species prescribed in the list at the end of this chapter will be a requirement.

2. SUBMITTAL REQUIREMENTS

To ensure that the unique elements which create the visual appeal of the community are preserved and enhanced, and that any proposed vegetative improvements are kept consistent for the benefit of all, a comprehensive landscape plan and plant list will be required for all proposed home site construction projects. The DRB reserves the right to approve or disapprove any such submission and may at its sole discretion make suggestions or require modifications which may be appropriate to bring the proposed landscape plan into compliance with the Design Guidelines of The Retreat.

In order to insure a mature, grown-in appearance upon installation, the DRB may require a minimum of five percent (5%) (excluding automatic irrigation system) of the total estimated construction cost and lot value to be applied toward landscaping. At its discretion, the DRB further retains the right to increase landscape expenditures as it sees fit, to a maximum of ten percent (10%) of the said total of house and property. For this reason, the protection and retention of existing vegetation during site clearing and construction is mandatory.

The Landscape Plan shall be prepared by a landscape architect, licensed in the state of Florida, or by an experienced landscape designer familiar with the restrictions and limitations of the local coastal environment, and submitted to the DRB. The Landscape Plan should clearly indicate all intended plant species and their minimum height. Additionally, an Irrigation Plan, at the same scale as the Landscape Plan, showing the layout of an automatic sprinkler system shall be submitted. Two (2) signed and sealed copies of the landscape documents shall be

delivered to the DRB for review and comments. No installation work may commence prior to receipt of written approval by the DRB of the landscape documents.

3. DESIGN REQUIREMENTS

1. Design Intent

The general landscape design theme for The Retreat is intended to be natural and informal, using sufficient plant material to present an established appearance at time of installation. The goal is to have a continuous flow of the landscape ~~from~~ from one lot to another between the street and the front of the house, rather than making each lot an autonomous island from lot line to lot line.

2. Street Frontage/Right-of-Way Landscaping

To reinforce the common streetscape design character through the community, each residential property will participate in the creation of a unified street landscape program for the community. The right-of-way portion of each home site, between its front lot-line and the street pavement, shall be landscaped with a mix of at least five of the following plants: Gulf Muhleygrass, Saltmadow Cordgrass, Sand Cordgrass, Saw Palmetto, Conradina, Woody Goldenrod, Woolly Goldenaster, Adam's Needle, Florida Rosemary. Grass species should comprise approximately seventy-five percent (75%) of the planted area and shall be installed in sizes sufficient to present a mature, grown-in appearance (minimum 18 inches in height). The remaining twenty-five percent (25%) shall be a selection that reflects a mature, grown-in appearance for each plant species and placed in a natural, random patten that mimics nature as best it can.

3. Plant Palette

All home sites at The Retreat are located within the coastal dune scrub ecosystem. Vegetation in this unique and increasingly rare zone owes its form and make-up to its perpetual exposure to the pruning effects of wind and salt spray. Trees and shrubs exposed to the full force of the wind and salt are stunted and their canopies, such as they are, tend to lean down-wind. Only specialized plants which can endure this harsh environment will grow here. The site is blessed with totally native plants found anywhere on the site. The intent is to keep it that way as development proceeds. This means that future landscape installations will be required to utilize strictly native or indigenous plants with exceptions only as specified in this chapter. While there are a number of exotic plants that thrive in this environment, it is the intent of the DRB to restrict

all landscape plantings visible from the roads to species that are indigenous to the site. A detailed list of acceptable landscape material is included in EXHIBIT B and EXHIBIT C. Any deviation from this list will only be with written approval of the DRB prior to installation.

4. Front Yard Landscaping

All front yard planting visible from the street shall be landscaped with plants from the approved plant palette. Where existing vegetation was preserved, every effort shall be made to landscape adjacent areas with more of the same species to achieve a look of continuity.

Areas enclosed by walls or fences may be planted with adaptable, non-native species provided they are not and will not become visible from the street. Plants such as ligustrums, pindo palms, pittosporums, etc. that have the potential to grow above the fence lines are not acceptable. Small areas of turfgrass are also acceptable provided they are enclosed from view.

We strongly encourage large (six feet tall and taller) plants. The use of Sand Live Oak, Sand Pine or Slash Pine, all of which are available in large sizes is strongly encouraged.

5. Irrigation

All developed home sites shall be required to have an automatic irrigation system utilizing either domestic potable water or water from a shallow well supplied by the lot owner. Domestic water is the preferred choice, since it does not present the iron staining problems often found with shallow well water.

The required use of native plants is intended to minimize the need for irrigation water throughout the neighborhood. Once initial landscape plantings are established, it is hoped that irrigation systems can essentially be turned off and used only during periods of severe drought.

All street rights-of-way on which each lot fronts will be on an automatic irrigation system operated and maintained by The Retreat Home Owners Association. For soil stabilization purposes, these rights-of-way will be planted and irrigated with various grasses and shrubs and will be maintained as such, until a lot owner begins to develop his lot. At that time, the HOA roadside irrigation heads along the street on which the owner's lot fronts will be capped off and from that time henceforth the lot owner will

be responsible for landscaping, irrigating and maintaining that space.

6. Landscape Lighting

Landscape lighting, if desired, shall be placed in a manner to enhance the landscape only and not to light a structure. Placement of lighting should not interfere with vehicular traffic or become a nuisance to neighbors by adversely affecting the nighttime natural lighting environment of adjacent properties.

Low wattage bulbs must be used in recessed or down lighting and landscape up lighting. Floodlights are prohibited. All exterior lighting must comply with current Walton County and DEP turtle lighting requirements.

VI. CONTRACTOR STANDARDS

The following shall apply to any and all construction, improvement, alteration or maintenance of any structure, to any change to the exterior of any structure and to grading, excavating, tree removal, landscaping or any other change to the grounds of a single-family site within The Retreat. In the event a violation of these criteria and guidelines takes place, the construction or work being performed shall cease until conformance is achieved. Infractions of the construction rules may be cause ~~a for up to~~ a \$500.00 fine per infraction and/or suspension of a contractor or subcontractor from the community. In exchange for the privilege of performing work within the HOA, each Contractor agrees to be bound by these Design Guidelines and the Association's Covenants and rules and regulations, including the enforcement mechanisms allowed thereby. The DRB shall require each Contractor to provide acknowledgement of the foregoing in writing, but the absence of such written acknowledgement shall not affect the obligations of the Contractor hereunder. Each Owner of a lot shall be jointly and severally liable for the actions or omissions of its contractors and agents performing work within the HOA, including any fines or fees imposed by these Guidelines and the Association's governing documents.

1. BUILDING CONTRACTORS

All builders and general contractors must have all appropriate and required Florida licenses.

2. START OF CONSTRUCTION

No lot clearing or placement of portable toilets will be permitted until all required governmental permits are obtained and formal written approval of the DRB has been granted.

3. 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. A three-sided lattice cover must be made for the portable toilet.

4. CONSTRUCTION TRAFFIC

All construction traffic shall access the community through the designated construction entrance. For security purposes, all contractors must register a complete list of their sub-contractors and other employees who are permitted entry into the community with the homeowners' association.

No vehicle shall be parked on any lots, other than their specific job site without specific written permission of the lot owner. There will be no washing of any trucks on the streets.

5. CONSTRUCTION HOURS

1. Construction hours on Saturdays for projects underway prior to June 1, 2019 will be 7:30 am to 6:00 pm.
2. Construction hours on Saturdays for projects initiated after June 1, 2019 will be 9:00 am to 1:00 pm.
3. There will be no construction work permitted on any Saturday that falls between a Friday and Monday "nationally recognized holiday" weekend. This applies to both projects started before June 1, 2019 and after June 1, 2019. The construction working hours are currently from 7:30 am to 6:00 pm, Monday through Saturday, except on nationally recognized holidays. These hours are subject to change by the DRB. A 24-hour emergency telephone number must be kept on file with the association manager and at the entrance gate building.

6. SITE CLEAN-UP

All construction sites must be maintained in a neat and orderly fashion. All contractors are required to provide at least one (1) covered trash dumpster for every residence under construction. Dumpsters must be emptied on a regular basis. The builder is responsible for trash that blows off the site and shall retrieve such trash immediately and shall check areas where vehicles have been parked at the end of each day and remove any debris.

No trash shall be stockpiled on the lot. There will be no stockpiling or dumping on adjacent lots or on streets. Contractors will use only the utilities provided on the site on which they are working.

7. CLEARING

Only plants, vegetation and trees directly within the planned structure, roof overhangs, or driveway shall be removed. Any plants, vegetation or trees uprooted or cut down on the job site shall be removed from the job site and from the community as soon as is practical but not later than five (5) working days.

8. CONSTRUCTION DAMAGE

Any damage to streets and curbs, drainage inlets, sidewalks, street lights, street markers, mailboxes, walls, landscaping etc., will be repaired by the RHOA and such costs billed to the responsible contractor.

9. CONSTRUCTION SPILLAGE

Operators of vehicles are required to see that they do not spill any damaging materials while within the community. If spillage of a load occurs, operators are responsible for cleaning it up. Clean-ups done by the association will be billed to the responsible party. Please report any spills as soon as possible.

10. TELEPHONE/CABLE TV LINES

If any telephone, cable television, electrical, water, etc., lines are cut; it is the contractor's responsibility to report the accident to the RHOA within thirty (30) minutes.

11. DRESS

All construction workers will be required to wear clothing compatible with their specific job requirements. Shirts will be worn at all times.

12. CONSTRUCTION SITE APPEARANCE

All personnel working in the community are to keep all of their areas free of discarded materials such as lunch bags and odd materials. Objects should not be thrown out of cars and trucks.

13. NOISE LEVELS

Loud radios or noise will not be allowed within the community. Normal radio levels are acceptable; however, speakers mounted on vehicles or outside of homes under construction are not permitted.

14. PARKING - VEHICLES AND EQUIPMENT

At the pre-construction meeting with the management company a parking plan for all vehicles will be set. All parking must be on the same side of the street, facing in

the same direction, in the designated area agreed to in the parking plan. No tires or any other part of a vehicle is to be off the asphalt. Sub-contractors are to take care not to damage landscaping if it is necessary to walk on homesites next to the parking plan areas to exit vehicles.

Parking violations will generally be documented with photos. The contractor will be subject to a fine of \$500.00 for each violation after ~~the~~ (a) the first verbal warning and (b) a second written warning. ~~violation for which a warning is issued.~~ Continuous violations of this rule may result in a job shut down. ~~will result in a \$500 fine to the contractor.~~

Costs for any damage done to any homeowner's lot will be submitted to the contractor of record. The contractor will be expected to reimburse the homeowner immediately for their cost to repair damage to landscaping.

No vehicles (trucks, vans, cars, etc.) may be left in the community 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.

15. PERSONNEL

Only bona fide workers are allowed on the property and are required to exit the property upon completion of their work. Spouses may drive workers to and from the site but must not remain on the property unless they are actual employees of the sub-contractor. For safety reasons, children will not be permitted on the job site. No alcoholic beverages are permitted on or near the job site. Contractor personnel will not be permitted to bring pets on the property.

16. SIGNAGE

During construction, one (1) approved standard construction sign shall be required within the front setback of the lot to assist sub-contractors and others in locating the job site.

17. JOBSITE TROPICAL STORM PREPAREDNESS

These measures must be in place 24 hours before projected landfall, and no work will be allowed during that 24-hour period. All roofing materials must be tied down while stacked on the roof during an official storm warning.

In order to protect against potential injury, property damage and significant liability situations, the following requirements must be accomplished prior to a storm. Each infraction may result in a fine for violation of construction rules as described in Section VI.

Ladders and scaffolding need to be taken down and removed from property or taken down and secured on site. Dumpsters need to be emptied if they are more than half full. If dumpsters are less than half full, they must be securely covered. All loose building material must be moved inside and secured. Portable toilets are the responsibility of the contractor and must be removed or secured. All doors and windows should be closed. All sand and silt fencing should be properly installed and secured.

18. ADDITIONAL REQUIREMENTS

The following shall apply to any and all construction, improvement, alteration, or maintenance of any structure, to any change made to the exterior of any structure and to grading, excavation, tree removal, and landscaping or any other change to the grounds of a single-family home or lot in The Retreat. In the event of a violation of these criteria and guidelines takes place, the construction or work being performed shall cease until conformance is achieved. Infractions of the construction rules may be cause for a fine per infraction and/or suspension of a contractor or sub-contractor from the community as described in Section VI.

Additional Job Site Rules, Appearance, and Cleanliness Protocol

- Firearms or weapons of any kind are never allowed on Retreat property by any contractor or vendor alike.
- All dumpsters must be tarped/covered at the end of each work day, ~~prior to 6:00 pm.~~
- Silt sand fencing is required to ensure washouts or erosion will ~~to~~ not impact adjacent and/or adjoining properties. In addition, sandbags are required to line each job site to prevent sand washing out into the streets or on adjoining properties.
- Each job site and the surrounding areas shall be cleaned daily, including the community property and roadways.
- All job sites and surrounding areas affected by the work on a specific lot must be kept in prime condition at all times. Raking of sand and laying fresh pine straw is required (i.e. if your job site has been given permission to park on, store a dumpster or port-o-let on another homeowners' lot or if parking of vehicles has caused

erosion of sand or pine straw on another homesite).

- Lattice work covering the port-o-lets is required. ~~(see attached example).~~
- ~~Contractors who~~ If you allow smoking on ~~the~~ your jobsite (which is discouraged), ~~shall a designated an area must be implemented and~~ for safe cigarette disposal area (i.e. a bucket filled with sand) which must be adhered to at all times to avoid the risk of fire. ~~Contractors are~~ You are responsible for any damage done by ~~their~~ your employees and subcontractors.
- ~~Contractors~~ Please shall designate a lunch area for ~~your~~ workers, to ensure trash and/or debris is contained and there are no disruptions to the surrounding areas.

VII. BUILDING GUIDELINES

1. ACCESSORY STRUCTURES

Gazebos, cabanas, and detached garages are permissible where lot sizes warrant. If built, the accessory structures must be located within the required setbacks and match the architectural details of the home to include wall and roof materials and color.

2. BUILDING/ACCESSORY STRUCTURES SETBACKS

The building setbacks and envelope illustrations that follow graphically represent the placement of building, garages, decks, patios, walls, fences and hedges, dependent on the lot's location. Where lots vary from the illustrations, due to special factors, the DRB will, in its sole discretion, establish setbacks on these lots in consultation with the owners and/or their architect during the initial review stage.

3. BUILDING HEIGHTS

Maximum building height of residences shall be forty-two feet (42') measured from the first-floor elevation to the highest point of the roof excluding chimneys, weathervanes, etc. or forty-six (46') above the average grade of the lot within the building envelope.

Where homes are elevated above existing grade due to topography sloping away from the street or are cut into the existing topography, the maximum height of the structure will be determined by the DRB, in its sole discretion, in consultation with the owner and/or their architect during the initial review.

Whenever possible, the third floor of any structure shall be tucked into or related to the roof structure with dormers, small roof trusses, etc. to diminish the scale of the structure.

4. MAXIMUM BUILDING COVERAGE

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

Current Walton County lot coverage restrictions may differ for any Coastal Dune Lake properties. It is the responsibility of the property owner and their selected professionals to research any additional county conditions that may apply.

5. SQUARE FOOTAGE & STORIES

All single-family structures shall have minimum and maximum square footage as set forth below.

LOT	SQ. FT. MIN	SQ. FT. MAX	GR. FL. OF 2 STORY
Gulf Front			
Single Story	2000 SF	3000 SF	1200 SF
Other		7000 SF	
Lake Front			
Single Story	2000 SF	4000 SF	1200 SF
Other		7000 SF	
Interior			
Single Story	1800 SF	3000 SF	1200 SF
Other		6000 SF	
Conservation			
Single Story	1600 SF	2700 SF	1000 SF
Other		5000 SF	

6. FINISH FLOOR ELEVATIONS

The minimum finished floor (first floor) shall be eighteen inches (18") above the crown of the adjacent roadway or the adjacent natural elevation, whichever is greater. The maximum finished floor elevation of residences shall be forty-eight inches (48") above the crown of the road or the adjacent natural elevation, whichever is greater.

Lots where grade at the building setback is above or below the street elevation by more than twenty-four inches (24") will be reviewed individually based on the design of the residence and the proposed method for off street parking and the DRB shall be empowered to make reasonable exceptions in its sole discretion.

7. SETBACK CRITERIA

General setback requirements shall be as follows:

Side yard setbacks:	10 feet
Front yard setbacks:	20 feet
Rear yard setbacks:	
Gulf front	Gulf Front Homes Affidavit, see exhibit G
Lake front	Lakefront Homes Affidavit, see exhibit G
Interior	20 feet adjacent property
Conservation	Building setback per plat

Specific setbacks include:

Lot #24	20 ft. on North property line adjacent to Lot #25
Lot #46	7.5 ft. on Northeast property line 10 ft. on West property line for garage, 20 ft for residence
Lot #57	7.5 ft. on East property line
Lot #90	7.5 ft. on West property line

Specific garage/drive entries:

From Bermuda Road:

Lots #58
65
66
71
72

From St. Lucia Road:

Lots #61
62
68
69
74

Where two lots are joined for a single home, the side setbacks shall be doubled with allowable area increased by 50%.

Corner lots shall be deemed to have front yard setbacks off one street frontage, as defined by the DRB after consultation with owner and/or designer.

Exception: Lots which have exceptional circumstances can apply for a hardship variance with the DRB. Each case will be considered on its individual merits and decisions will not set precedent for cases past, pending or future on other lots. Variances will be granted only if it is proven that the subject property cannot adequately and reasonably conform to the current setbacks, or if conformance will cause substantial detriment to the community as a whole. Purchasers are cautioned to fully examine their proposed lot for ability to comply with the setback requirements as part of normal due diligence involved with the purchase of real property. The DRB's determination regarding variance shall be in the

sole discretion of the DRB.

Lots #6, 7, 19 and 20 will be allowed to attach directly to the dune walk areas with boardwalks provided that the connection is a minimum of eight feet (8') land ward of the shelters at the C.C.L., no greater than four feet (4') in width, and that the design is compatible with that of the existing crossovers.

No Any cantilever structure extending over property setback lines shall be subject to current county regulations and is also contingent upon DRB review and approval be allowed.

Typically no cantilever shall be allowed over a setback if it impedes a view corridor.

8. EXTERIOR APPEARANCE

- a. Walls and Siding: The architectural design throughout The Retreat will utilize the Caribbean style that allows a combination of masonry (stucco finish) and wood siding. If wood is to be utilized as the major exterior finish, masonry shall be included to reflect the image with walls, fencing, chimneys, etc. Colors will be selected from a range of subtle earth tones with the more vibrant accents used sparingly.

Acceptable materials include stucco, vertical and horizontal wood siding or Hardi Plank or preferably a mix of both.

While stucco banding may be appropriate, the use of keystones and quoins is not permitted.

- 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. While not preferred, 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, shall have a similarity of form to provide for a homogenous character, with all gable and hip roofs having a minimum roof slope of 3"/12" and maximum of 8"/12".

Roofing less than 3"/12" slope is acceptable only in minor areas (not to

exceed 15% of roofing area) 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., shall have a roof with material compatible with the main structure.

Roof materials may be chosen from a selection of cedar shakes, cedar shingles, imitation cedar shingle, standing seam metal, corrugated or 5V crimp metal, slate or flat concrete shingles.

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.

Roof overhangs shall be a minimum of twenty-four (24").

Roof attachments, whether ornamental or functional such as ornamental ridge caps, weather vanes, oversized fireplace flutes, 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 shall be either painted to match the roof color or accentuated to form a statement. Wherever possible, vents shall be located away from the entry elevations. Flashing is recommended to be copper except in the case of metal roofs, where it shall be of the same material.

The use of solar energy producing devices (active and/or passive) and personal satellite dishes are entirely subject to the DRB approval, and in all cases must be completely hidden from view from the street and adjacent properties.

- d. Chimneys: Chimneys, along with other projections above roofing surfaces, play a dominant role in depicting the character desired. Chimney dimensions shall be compatible in scale to the structure; however, the minimum size shall be two feet six inches (2'6") by four feet six inches (4'6"). Prefab metal fireplaces, when used, must have coverings for all exposed flue pipes. No direct vent fireplaces will be permitted.
- e. Doors: Front doors should make a strong architectural statement. Wood or glass exterior doors are 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 encouraged. Sliding patio doors are not to be utilized where they are visible from the street or used as a front entrance. Garage doors should be solid and compatible with the exterior wall design and color.
- f. Shutters: Louvered shutters are encouraged, but bevel board and panel

shutters are acceptable. Louvered shutters can be allowed to tilt from the top or swing open. All shutters must be operable and sized to fit the window, and must be painted wood, or pre-approved authentic-looking materials. Anodized aluminum is acceptable for louvered shutters.

9. DRIVEWAYS

Driveways shall be kept to the smallest width possible that allows reasonable access to the garage and vehicular parking areas. For homes with 2-car garages, the driveway width as it intersects with the property line may be a maximum of 18' wide and may widen as necessary in the vehicular parking area or as the drive enters the garage enclosure. The maximum driveway width where it has flared to meet the street shall be twenty-four feet (24') and the flare intersecting with the street may be angled or curved.

Drives into single car garages shall be no wider than twelve feet (12') and their intersection with the street shall be no wider than 18'. Where feasible, the driveway should gracefully curve to the garage entrance.

Driveway entries from the street should be located at least three feet (3') from an extension of the side property line(s) out to the edge of the street.

Based on lot configuration some lots may require additional DRB review and discretion for approval.

10. GARAGES

No garage may be built to contain more than two cars. Garages may be detached from the main residence but must fall within the allowable building area as defined in the attached building setbacks. In detached garages, homeowners are encouraged to incorporate garage apartments or extra bedrooms into space above garages. Where possible, the volume should be included within the roof structure and enhanced with dormers, balconies, etc.

Carports or covered parking may be accomplished by the use of Pergolas or trellising to match similar elements of the house.

11. WALL/FENCES/HEDGES

Walls constructed between the front and rear building setback, but within the side building setback shall have a maximum height of six feet (6') above the finished first floor elevation of the house provided such floor elevation does not exceed twenty-four inches (24") above crown of roadway. Where elevations are adjusted above or below the twenty-four inches (24") due to topography within individual lots, wall heights shall be reviewed with the DRB for allowable heights. Pilasters may extend an additional twenty-four inches (24") above wall elevation.

Courtyard walls may extend into all setbacks with approval of the DRB. These walls will be reviewed by the DRB for consistency with individual home design, streetscape of existing residences and to preclude the blocking of views from adjacent properties.

Site walls and fences must maintain a minimum of 5' distance from side property lines and minimum 8' distance from the front property line. Interior lot site walls and fences must maintain a minimum of 5' from rear property lines.

Site walls are allowed up to a 48" height, with a singular minor accent feature allowable upon review and approval. On terrain challenging properties, grade changes may create conditions for site wall heights to be reviewed on a case-by-case basis by the DRB.

Pool enclosures shall be built in such a way as to not obstruct the views of adjoining property using open aluminum or wrought iron not more than four feet (4') off grade.

Hedges are encouraged as alternatives to fencing and should be in a supporting role to the landscape. The height limit of walls ~~shall~~would be consistent with hedges, and they should not be the dominant theme of any installation.

All metal fencing for pool decking or other ground level usage shall be dark earth tones colors such as dark brown, dark green, dark grey, or black. Color choices must be submitted for review and approval prior to installation.

A fenced area extending a maximum 15' beyond the property's original CCCL will be allowed provided the improvements are DEP permitted. The 5' minimum distance for fencing from side property lines still applies.

12. PORCHES, DECKS, VERANDAS AND BALCONIES

The creative use of wide verandas on the front, sides or rear of the residences is strongly encouraged.

Handrails and/or columns form an integral part of the veranda concept. The handrails and columns should either be stone, wood, painted aluminum or wrought iron (with proper rust prohibitor) and designed to be architecturally compatible with the residence. Columns and handrails must be relatively simple, properly proportioned to the scale and mass of the house and be understated rather than overly ornate and fussy. No cable or rope picket systems shall be allowed.

Porch or deck enclosures may not be freestanding. 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.

13. COLORS

Exterior Colors

The general color theme of The Retreat is to utilize colors of the Caribbean Island including the colors of nature (sky, flowers, trees, gulf, sand) and bleach them into fresh but more subtle or muted shades.

Stucco colors shall be warm in nature and lighter than surrounding siding materials with a matte finish. Accent colors may be more brilliant in nature subject to DRB approval. Walls and fences should match the body colors of the main structure.

In reviewing exterior colors, the DRB will take into account the combination and intensity of colors selected, their appropriate use, and the palette of surrounding residences. For all color review, sample panels at least four feet by four feet (4' x 4') of main body materials will be erected on the site.

14. EXTERIOR LIGHTING

Exterior lighting must be provided for safety and security. Recessed or down lighting, and vertical landscape lighting are recommended in lieu of flood lights which is prohibited.

No lighting should be located as to interfere with vehicular traffic or become a nuisance to neighbors by adversely affecting the night time environment of adjacent properties. The DRB will approve all post mounted and building mounted fixtures which are visible from other properties.

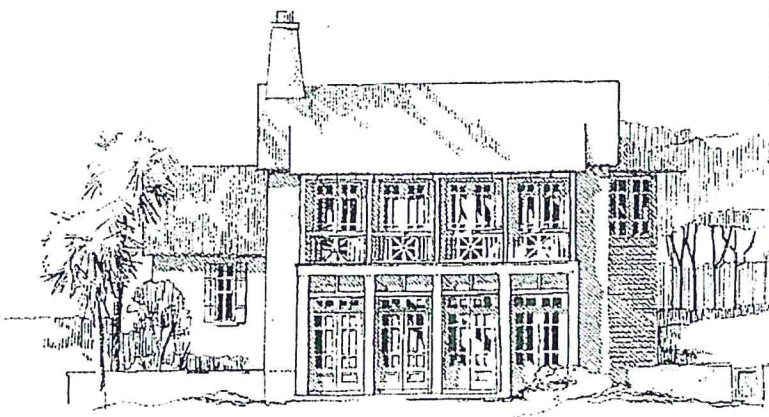
15. GARDENS/GREENHOUSES

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

16. DOCKS

Docks are permitted on lots #39 - #46, subject to necessary state permitting and DRB approval. Docks shall extend no further than 20' into the water with maximum width of 4'0".

EXHIBIT A
ARCHITECTURAL STYLES & DETAILS

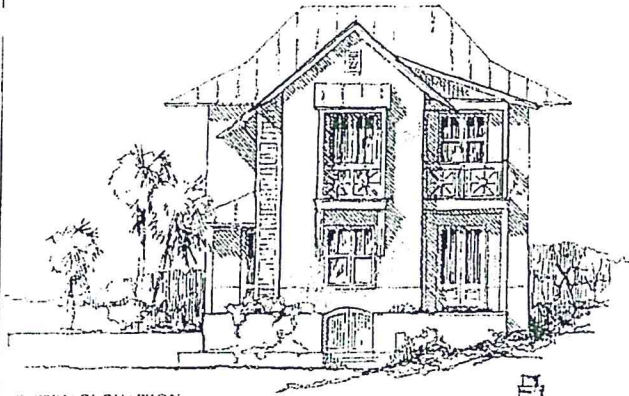


VIEW ELEVATION

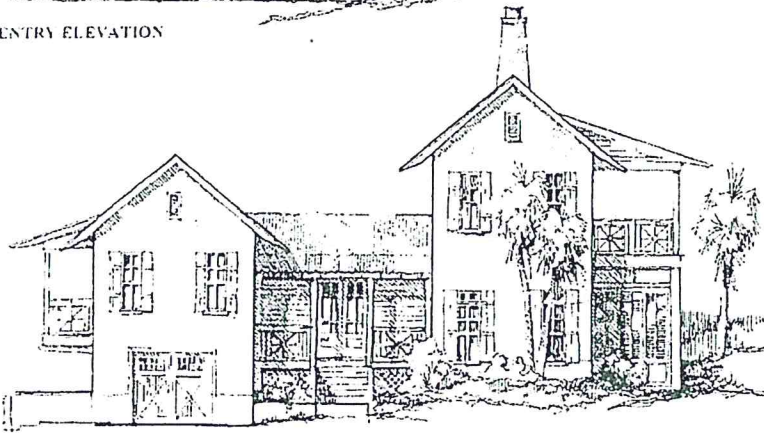
The following residential designs were prepared for St. Joe/Arvida and The Retreat by

Christ & Associates
Architects and Planners, P.A. FL 606976 D 2016 P 88
CORWALTON ST. FL

ARCHITECTURAL STYLES & DETAILS



ENTRY ELEVATION



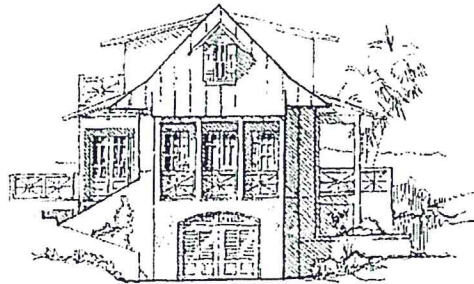
SIDE ELEVATION w/ GARAGE

The following residential designs were prepared for St. Joe Arvida and The Retreat by

Christ & Associates

Architects and Planners, P.A. 1000 N. W. 10th St., Ft. Lauderdale, FL 33304

ARCHITECTURAL STYLES & DETAILS



GARAGE ELEVATION



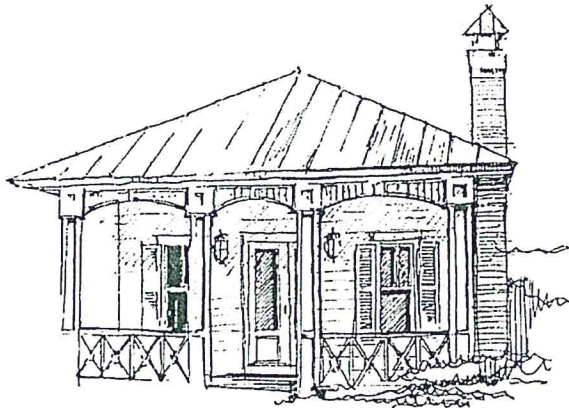
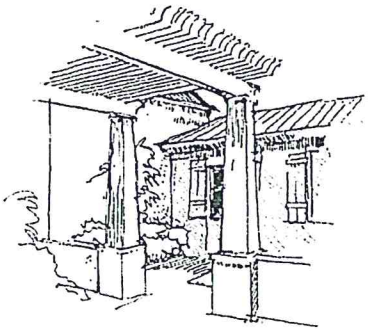
SIDE ELEVATION

The following residential designs were prepared for St. Joe Arvida and The Retreat by

Christ & Associates

PL 60697E R 2012 P 37

ARCHITECTURAL STYLES & DETAILS



FORMS, GARDENS & ARBORS

FL 605916 B 2016 P 89
CO:WALTON ST:FL

ARCHITECTURAL STYLES & DETAILS



SIDE YARD GARDEN ENTRANCES
FRONT & SHUTTERED PORCHES

FL. 506976 B 2016 P 90
CO:WALTON ST:FL

ARCHITECTURAL STYLES & DETAILS

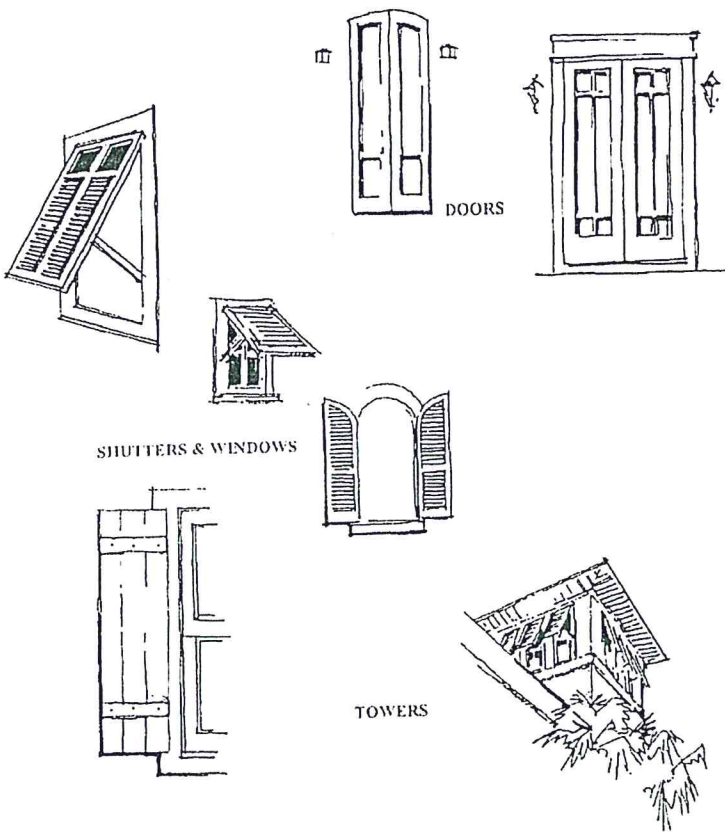


Exhibit "B"

THE RETREAT

Primary Plant List

BOTANICAL NAME	COMMON NAME	COMMENTS
TREES		
<i>Chamaecyparis thyoides</i>	Atlantic White Cedar	
<i>Crataegus flava</i>	Yellow Haw	
<i>Ilex cassine</i>	Dahoon Holly	
<i>Ilex vomitoria</i>	Yaupon Holly	
<i>Magnolia grandiflora</i>	Southern Magnolia	
<i>Magnolia virginiana</i>	Sweetbay Magnolia	
<i>Persea borbonia</i>	Red Bay	
<i>Persea palustris</i>	Swamp Bay	Prefers moist sites
<i>Pinus clausa</i>	Sand Pine	
<i>Quercus chapmanii</i>	Chapman's Oak	
<i>Quercus geminate</i>	Sand Live Oak	
<i>Quercus myrtifolia</i>	Myrtle Oak	
<i>Sabal palmetto</i>	Cabbage Palm	
SHRUBS		
<i>Atonia arbutifolia</i>	Chokeberry	Prefers moist sites
<i>Callicarpa americana</i>	American Beautyberry	
<i>Ceratiola ericoides</i>	Florida Rosemary	
<i>Chrysoma pauciflosculosa</i>	Woody Goldenrod	
<i>Clethra alnifolia</i>	Summersweet	Prefers moist sites
<i>Conradina canescens</i>	Conradina, Minty Rosemary	
<i>Hypericum reductum</i>	Atlantic St. John's Wort	
<i>Ilex glabra compacta</i>	Compact Gallberry	
<i>Ilex vomitoria 'Shillings'</i>	Dwarf Yaupon Holly	
<i>Iva imbricate</i>	Beach Elder	
<i>Lyonia ferruginea</i>	Rusty Lyonia	
<i>Lyonia lucida</i>	Fetterbush	Prefers moist sites
<i>Myrica cerifera</i>	Wax Myrtle	Dwarf varieties avail.
<i>Osmanthus americanus</i>	Wax Olive, Devilwood	
<i>Rhododendron austrinum</i>	Florida Azalea	No salt tolerance
<i>Rhododendron serrulatum</i>	Swamp Azalea	No salt tolerance
<i>Rhus copallina</i>	Winged Sumac	
<i>Serenoa repens</i>	Saw Palmetto	

BOTANICAL NAME	COMMON NAME	COMMENTS
<i>Vaccinium arboreum</i>	Sparkleberry	
<i>Vaccinium darrowi</i>	Glaucous Blueberry	
<i>Vaccinium myrsinites</i>	Shiny Blueberry	
<i>Vaccinium stamineum</i>	Deerberry	
<i>Yucca flaccida</i>	Adam's Needle, Beargrass	

GROUNDCOVERS AND PERRINIALS

<i>Agalinus fasciculata</i>	Gerardia	
<i>Asclepias tuberosus</i>	Butterfly Weed	
<i>Borrichia frutescens</i>	Sea Oxeye	
<i>Calamintha coccinea</i>	Red Calamint	
<i>Carphephorus odoratissimus</i>	Deer Tongue, Vanilla Plant	
<i>Chrysopsis</i> sp.	Wooly Goldenaster	
<i>Erythrina herbacea</i>	Coralbean	
<i>Gaillardia pulchella</i>	Blanket Flower	
<i>Gaura angustifolia</i>	Gaura	
<i>Helianthus angustifolius</i>	October Daisy	Prefers moist sites
<i>Helianthus debilis</i>	Beach Sunflower	
<i>Hibiscus coccineus</i>	Scarlet Hibiscus	Prefers moist sites
<i>Ipomopsis rubra</i>	Standing Cypress	
<i>Liatris chapmanii</i>	Blazing Star, Gayfeather	
<i>Licania michauxii</i>	Gopher Apple	
<i>Lilium catesbaei</i>	Pine Lily	
<i>Lupinus diffusus</i> (or <i>westianus</i>)	Beach Lupine	
<i>Polygonella</i> spp	Jointweed	
<i>Solidago sempervirens</i>	Seaside Goldenrod	
<i>Tradescantia ohioensis</i>	Spiderwort	

VINES

<i>Campsis radicans</i>	Trumpet Creeper
<i>Ipomea pes-caprae</i>	Railroad Vine
<i>Partheocissus quinquefolia</i>	Virginia Creeper
<i>Smilax ariculata</i>	Greenbriar
<i>Vitis rotundifolia</i>	Muscadine Grape
<i>Wisteria frutescens</i>	Wisteria (native)

GRASSES

<i>Muhlenbergia capillaris</i>	Gulf Muhley
<i>Panicum amarum</i>	Dune Panic Grass
<i>Panicum virgatum</i>	Switch Grass
<i>Schizachyrium maritimum</i>	Gulf Bluestem

BOTANICAL NAME	COMMON NAME	COMMENTS
<i>Spartina bakeri</i>	Sand Cordgrass	
<i>Spartina patens</i>	Saltmeadow Cordgrass	
<i>Uniola paniculate</i>	Sea Oats	

WETLANDS/AQUATIC PLANTS

<i>Cladium jamaicense</i>	Sawgrass	
<i>Iris hexagona</i>	Blue Flag Iris	
<i>Iris virginica</i>	Blue Flag Iris	
<i>Juncus effuses</i>	Soft Rush	
<i>Juncus roemerianus</i>	Black Needlerush	
<i>Nymphaea odorata</i>	Waterlily	
<i>Pontederia cordata</i>	Pickereel Weed	
<i>Sagittaria</i> spp.	Duck Potato, Arrowhead	
<i>Scirpus californicus</i>	Giant Bulrush	
<i>Scirpus Validus</i>	Soft-stem Bulrush	
<i>Spartina bakeri</i>	Sand Cordgrass	
<i>Spartina patens</i>	Saltmeadow Cordgrass	

Exhibit "C"

THE RETREAT

Secondary/Accent Plant List

Each home in The Retreat should be landscaped with a majority of indigenous plants and trees from the "Approved Primary Plant List", and a minority from the "Approved Secondary/Accent Plant List". Your approved landscape architect should guide you on the proper usage of plants based on your individual needs and should be consulted prior to review/approval by the DRB and before installation.

BOTANICAL NAME	COMMON NAME	COMMENTS
PALMS		
Butia capitata	Pindo Palm	
Phoenix dactylifera	Majule Palm	
Cycas revoluta	Sago Palm	Poisonous to animals.
Rhapidophyllum	Needle Palm	
Zamia pumila	Coontie Palm	
Phoenix sylvstris	Silvester Palm	Poisonous to animals.
TREES		
Cercis canadensis	Red Bud	
Magnolia grandiflora	Little Gem Magnolia	
Juniperus chinensis	Torolusa or Hollywood Juniper	Location and quantity require approval
Citrus sp.	Citrus Trees	Only to be planted on side, back or in courtyard. Limited quantity – to be approved.
Cupressus sempervirens	Cypress Trees	
SHRUBS/BUSHES		
Viburnum obovatum	Densa Vibernum/Dwarf Walter's	
Agave tequilana	Blue Agave	
Dryopteris erythosora	Autumn Ferns	
Evolvulus glomeratus	Blue Days/Blue Daze	
Bougainvillea Vine	Bougainvillea	
Cuphea hyssopifolia	Mexican Heather	
Lantana	Lantana	

<u>BOTANICAL NAME</u>	<u>COMMON NAME</u>	<u>COMMENTS</u>
Strelitzia reginea	Birds of Paradise	
Rhaphiolepis indica	Indian Hawthorne	
Salvia splendens	Red Salvia	
Podocarpus	Japanese Yew	Because of its upright nature, it is recommended to soften a courtyard wall, trash enclosures, HVAC enclosures, etc., not freestanding in the middle of the yard. No quantity limitations. Location approval is required.
Callistemon	Bottle Brush	Limited quantity.
Plumbago auriculata	Plumbago	Limited quantity.
Hemerocallis	Lily	
Equisetum hyemale	Horsetail Reed	Only in contained space such as a planter, due to invasive qualities.

ADDITIONAL NOTES

- Areas enclosed by walls may be planted with adaptable, non-native species provided they are not and will not become visible from the street. Plants such as ligustrums, pindo palms, pittosporums, etc., that have the potential to grow above the fence lines are not acceptable. Small areas of turfgrass are also acceptable provided they are enclosed from view.
- Pine straw is the preferred primary ground cover; however, bark mulch is accepted in small accent areas (red bark mulch is never accepted).

Exhibit "D"

AMENDED RETREAT FEE SCHEDULE

FEEs FOR UNAPPROVED ARCHITECTS OR CONTRACTORS:

Only architects and contractors included on the Retreat's Approved Architect or Approved Contractor Lists can work within the Retreat. If a lot owner desires to use an unapproved architect or contractor, the owner must submit the architect or contractor for approval to the DRB prior to engaging them. The DRB will accept or decline owner's use of proposed architect or contractor based upon their submitted application and work experience. Submittal forms may be obtained from the Management Company. Architects and contractors will be considered for addition to the Approved Architects or Approved Contractors Lists after satisfactory completion of their first project.

Unapproved architect fee	\$2,500.00
Unapproved contractor fee	\$2,500.00

FEEs FOR NEW HOME CONSTRUCTION:

Administration fee	\$5,000.00
Architectural review fee (over three reviews)	\$500.00/ review
Refundable compliance deposit**	\$10,000.00
Non-refundable impact fee	\$ 3,000.00
Penalty fee for exceeding the completion deadline	\$ 2,000.00 / mo.

The issuance date of the building permit by the county will be designated as the commencement date for new home construction. Construction shall be diligently and continuously pursued from the commencement date. Owners are required to submit such permits to the DRB prior to commencement of construction.

FEEs FOR MAJOR MODIFICATIONS TO EXISTING STRUCTURES AND GROUNDS:

Major Modifications or Additions:	
Administration Fee	\$5,000.00
Architectural review fee (over three reviews)	\$500.00/review

Refundable compliance deposit**	\$10,000.00
Non-refundable impact fee	\$ 3,000.00
Penalty fee for exceeding the timeline for completion	\$ 2,000.00 / mo.

The issuance date of the building permit by the county will be designated as the commencement date for new home construction. Construction shall be diligently and continuously pursued from the commencement date. Owners are required to submit such permits to the DRB prior to commencement of construction.

Minor Modifications including but not limited to fencing, hardscape/landscape modifications, gutters, etc.:

- \$500.00 for up to two submittals
- \$250.00 for each additional submittal

Paint/Color Modifications:

- \$500.00 for up to two submittals
- \$250.00 for each additional submittal

NOTE: Refer to Design Review Board Guidelines for submittal requirements prior to submitting requests for review.

**** Refundable Compliance Deposits will be returned to the owner at the end of the project once final inspection has been done and it has been determined that the project was done in compliance with plans approved by the DRB. Completion of the project within the timeframes allowed will also be a consideration for being in compliance.**

Exhibit "E"
THE RETREAT
Design Review Application Form
New Construction

DATE:

FO:

OWNER:

Name _____
Street _____
City _____ State _____ Zip _____

BUILDER/
CONTRACTOR

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

RESIDENTIAL
ARCHITECT

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

LANDSCAPE
ARCHITECT

Name _____
Street _____
City _____ State _____ Zip _____
Telephone _____ FL License # _____

LOT # _____

REVIEW DEPOSIT \$ _____ Check No. _____

COMPLIANCE DEPOSIT \$ _____ Check No. _____

THE RETREAT
Design Review Application Form
New Construction – Page Two

The application is being submitted for:

Preliminary Review

Final Review

Impervious Lot Coverage _____ %

Air-Conditioned Space (First Floor) _____ sq. ft.

Air-Conditioned Space (Second Floor) _____ sq. ft.

Total Net 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 _____

Height from Slab; to top
of roof excl. appendages: _____

Finished First Floor: _____

Elevation: _____

Finished Grade Elevation: _____

THE RETREAT
Design Review Application Form
New Construction – Page Three

Exterior Feature Provide s _____ Color/Finish and _____ Description of Materials: n _____

- Formatted: Font: Bold
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- Formatted: Font: Bold
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- Driveway _____
- Entry Walk _____
- Siding _____
- Trim _____
- Shutters _____
- Trim _____
- Shutters _____
- Windows _____
- Window Trim _____
- Entry Door _____
- Garage Door _____
- Other Doors _____
- Roofing _____
- Fascia _____
- Soffit _____
- Gutters _____
- Chimney _____
- Screening _____
- Walls _____

The preceding application is submitted for review by the Design Review Board. Required design documents are attached.

SUBMITTED BY:

_____ Title
_____ Firm

THE RETREAT
Design Review Application Form
Major Modifications or Additions

DATE:

TO:

OWNER:

Name _____
Street _____
City _____ State _____ Zip _____

BUILDER/
CONTRACTOR

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

RESIDENTIAL
ARCHITECT

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

LANDSCAPE
ARCHITECT

Name _____
Street _____
City _____ State _____ Zip _____
Telephone _____ FL License # _____

LOT # _____

REVIEW DEPOSIT \$ _____ Check No. _____

COMPLIANCE DEPOSIT \$ _____ Check No. _____

THE RETREAT
Design Review Application Form
Major Modifications or Additions – Page Two

The application is being submitted for:

Preliminary Review

Final Review

Impervious Lot Coverage
_____ %

Air-Conditioned Space (First Floor)
_____ sq. ft.

Air-Conditioned Space (Second Floor)
_____ sq. ft.

Total Net 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 _____

Height from Slab; to top
of roof excl. appendages: _____

Finished First Floor: _____

Elevation: _____

Finished Grade Elevation: _____

THE RETREAT
Design Review Application Form
Major Modifications or Additions – Page Two

Provide Color/Finish and Description of Materials:

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Exterior Features _____ Color/Finish _____ Description _____

Driveway _____

Entry Walk _____

Siding _____

Trim _____

Shutters _____

Trim _____

Shutters _____

Windows _____

Window Trim _____

Entry Door _____

Garage Door _____

Other Doors _____

Roofing _____

Fascia _____

Soffit _____

Gutters _____

Chimney _____

Screening _____

Walls _____

The preceding application is submitted for review by the Design Review Board. Required design documents are attached.

SUBMITTED BY:

_____ Title
_____ Firm

THE RETREAT
Design Review Application Form
Minor Modifications

DATE:

FO:

OWNER:

Name _____
Street _____
City _____ State _____ Zip _____

BUILDER/
CONTRACTOR

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

RESIDENTIAL
ARCHITECT

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

LANDSCAPE
ARCHITECT

Name _____
Street _____
City _____ State _____ Zip _____

Telephone _____ FL License # _____

LOT # _____

REVIEW DEPOSIT \$ _____ Check No. _____

COMPLIANCE DEPOSIT \$ _____ Check No. _____

THE RETREAT
Design Review Application Form
Minor Modifications – Page Two

The application is being submitted for:

Preliminary Review

Final Review

Impervious Lot Coverage _____ %

Air-Conditioned Space (First Floor) _____ sq. ft.

Air-Conditioned Space (Second Floor) _____ sq. ft.

Total Net 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 _____

Height from Slab; to top
of roof excl. appendages: _____

Finished First Floor: _____

Elevation: _____

Finished Grade Elevation: _____

THE RETREAT
Design Review Application Form
Minor Modifications – Page Three

Provide Color/Finish and Description of Materials:

Exterior Features _____ Color/Finish _____ Description _____

Driveway _____

Entry Walk _____

Siding _____

Trim _____

Shutters _____

Trim _____

Shutters _____

Windows _____

Window Trim _____

Entry Door _____

Garage Door _____

Other Doors _____

Roofing _____

Fascia _____

Soffit _____

Gutters _____

Chimney _____

Screening _____

Walls _____

The preceding application is submitted for review by the Design Review Board. Required design documents are attached.

SUBMITTED BY:

_____ Title
_____ Firm

THE RETREAT
Design Review Application Form
Paint/Color Modifications

Provide Color/Finish and Description of Materials:

Exterior Features _____ Color/Finish* _____ Description _____

Driveway _____

Entry Walk _____

Siding _____

Trim _____

Shutters _____

Trim _____

Shutters _____

Windows _____

Window Trim _____

Entry Door _____

Garage Door _____

Other Doors _____

Roofing _____

Fascia _____

Soffit _____

Gutters _____

Chimney _____

Screening _____

Walls _____

*Include Manufacturer and Number

The preceding application is submitted for review by the Design Review Board. Required design documents are attached.

SUBMITTED BY:

_____ Title
_____ Firm

Exhibit "F"
CONTRACTOR QUALIFICATIONS

Please provide the following:

Name of Company: _____

Business Address: _____

City, State, and Zip Code: _____

Phone Number: _____

Contact: _____

Years in Operation Under Present Name: _____

Annual Volume: _____

General Information: (please attach)

1. Comparable Local Experience
2. Lists and Size of Comparable Projects
3. Current Workload
4. Proof of Liability Insurance
5. Current Financial Statement or Financial Reference from Lender
6. List claims or suits within the past 5 years
7. Current Business and Florida Contractor License

References:

1. Financial
 - a. Names: _____
 - b. Contact: _____
 - c. Phone: _____
2. Developers
 - a. Names: _____
 - b. Contact: _____
 - c. Phone: _____
3. Owners
 - a. Names: _____
 - b. Contact: _____

c. Phone: _____

The undersigned acknowledges the enclosed information is true, correct and complete. In submitting this qualification, it is understood that the right is reserved by the Review Board to reject any Contractor and waive all informalities in connection herewith.

Respectfully submitted,

Dated at _____ this _____ day of _____, 20__.

By: _____

Title: _____

Witness: _____ Date: _____

Below to be completed by Notary Public

M _____ being duly sworn deposes and says that the information provided herein is true and sufficiently complete so as not to be misleading.

Subscribed and sworn before me this _____ day of _____, 20__.

Notary Public _____ My commission expires _____

ARCHITECT QUALIFICATIONS

Please provide the following:

Name of Company: _____

Business Address: _____

City, State, and Zip Code: _____

Phone Number: _____

Contact: _____

Type of Organization: (check one)

___ Individual or Sole Proprietorship

___ Partnership

___ Professional Corporation/Association

___ Joint Venture*

___ Corporation

___ Other*

*If joint venture or other, give details:

General Information: (please attach)

- 8. Name of Principals
- 9. Registration Status
- 10. Firm Size
- 11. CADD Capabilities and Software Release
- 12. Comparable Local Experience
- 13. List and Size of Comparable Projects
- 14. Current Work Load
- 15. Proof of Liability Insurance
- 16. List Claims or Suits within Past 5 years
- 17. List Related Professional Services (Structural, Mechanical, Electrical, etc.)

References:

4. Financial

a. Names: _____

b. Contact: _____

c. Phone: _____

5. Developers

a. Names: _____

b. Contact: _____

c. Phone: _____

6. Clients

a. Names: _____

b. Contact: _____

c. Phone: _____

The undersigned acknowledges the enclosed information is true, correct and complete. In submitting this qualification, it is understood that the right is reserved by the Review Board to reject any Contractor and waive all informalities in connection herewith.

Respectfully submitted,

Dated at _____ this _____ day of _____, 20__.

By: _____

Title: _____

Witness: _____

Date: _____

Below to be completed by Notary Public

M _____ being duly sworn deposes and says that the information provided herein is true and sufficiently complete so as not to be misleading.

Subscribed and sworn before me this _____ day of _____, 20__.

Notary Public _____ My commission expires _____