

The Isles Homeowners Association, Inc.

ARCHITECTURAL GUIDELINES



A Guide Published by the Board of Directors
The Isles Homeowners Association, Inc.
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FORWARD

All residents benefit from the planning and design that has been the basis of The Isles development. The principle purpose of this Guide is to assure residents that the standards of design and quality will be maintained, which protects property values and enhances The Isles' overall environment.

An essential element of Architectural Control is the recognition by all homeowners of the importance of maintaining the general plan of development of the Community. This should be viewed as a benefit and not a burden to the Community.

These guidelines represent an overall summary of the Architectural Rules as promulgated by the Architectural Control Committee (ACC) and approved by the Board of Directors through the issue date referenced on this document. This document is intended to facilitate the review and processing by the ACC of any applications for approval of new construction or proposed modifications. This document is also intended to facilitate the identification, enforcement and resolution of any architectural, landscape or site violations of the architectural rules as outlined in the various governing documents of The Isles with which the residents of The Isles are required to comply. These guidelines are not intended to include all of the requirements stipulated in the Declaration of Covenants, Conditions and Restrictions for The Isles, but rather should be considered as a supplement to those covenants.

INTRODUCTION TO THE ARCHITECTURAL CONTROL COMMITTEE

PURPOSE:

The Declaration of Covenants, Conditions and Restrictions (Declaration) of The Isles assures each Owner that the quality of the design of The Isles will be maintained. The Homeowners Association (Association) Board of Directors is responsible for administering the Declaration and providing administrative support to the Architectural Control Committee (ACC).

The ACC must ensure that exterior alterations in The Isles comply with the provisions in Articles XI and XII of the Declaration, community-wide standards and this document. ALL requests for exterior alterations MUST be submitted to the ACC and its approval received BEFORE they may be undertaken. Absence of such approval does not relieve the homeowner, contractor or other party from the requirement to comply with all the requirements of the Declaration. If unapproved work is constructed or implemented, removal of or repair to such work will be at the sole expense of the homeowner, including, without exception, all legal fees and other costs required to defend the homeowner or the Association from any legal matters arising from any unapproved work.

The purpose of this Guide is to inform the homeowners of the Design Requirements for The Isles and the procedures to be followed when requesting an exterior modification to their property.

AUTHORITY:

The authority for the ACC is set forth in Articles XI and XII of the Declaration of the Association, which was received by all homeowners when they purchased their homes and acknowledged in writing by each homeowner at that time. The Declaration encompasses all of the homes within The Isles.

The Declaration is a contract between the homeowners and the Association, under which each homeowner agrees to refrain from making any modifications to the exterior of the home and property without first receiving approval from the ACC which is responsible to the Board of Directors of the Association. "Modifications to the exterior of the home and property" shall include, but not be limited to, construction of improvements (including without limitation, pools, saunas, spas, Jacuzzis, screened enclosures, buildings, mailboxes, dog runs, animal pens, fences, hurricane shutters, exterior lighting and satellite dishes), decorations, attachments, fixtures, alterations, repairs, change of paint or stain color, pressure cleaning, or other work. Construction of improvements also includes, without limitation, staking, clearing, excavation, grading, and other site work, and the planting or removal of plants, trees or shrubs. No construction of improvements shall be erected, constructed, affixed, placed, or altered on any unit until the proposed plans, specifications, exterior colors and/or finishes, landscaping plan, and plot plan showing the proposed location of such improvements shall have been approved by the ACC." Approval by the ACC must be in writing except as provided below in the section dealing with "Time Limitations". [Note that the ACC has given blanket approval to pressure washing as described below in the section labeled "Pressure Washing".

ACC MEMBERS:

The Architectural Control Committee shall consist of no less than three (3) members. The ACC shall meet as necessary to review applications received and present its findings within thirty (30) days of receipt of a completed application. The Board of Directors has the right, power, authority and obligation to appoint members of the ACC.

ACC GUIDELINE PROCEDURES

AN APPLICATION IS REQUIRED WHENEVER A HOMEOWNER SEEKS TO CHANGE ANY LANDSCAPING, ADD ADDITIONAL OR REMOVE LANDSCAPING, BUILD ANY STRUCTURE OR MAKE ANY EXTERIOR CHANGES TO THE EXISTING UNIT UNLESS NOTED IN ANOTHER SECTION.

HOW TO MAKE APPLICATION TO THE ARCHITECTURAL CONTROL COMMITTEE

Applications may be obtained from the office of the Association located at 1500 Victoria Falls Boulevard, Palm Beach Gardens, FL 33410 or by contacting The Isles' management company. Completed applications should be hand delivered to The Isles office or sent to the management company office, which will then forward them to the ACC for review at its next scheduled meeting. It is the responsibility of the homeowner to acquire a date-stamped receipt from the management company to document date of receipt. Only a property owner, not a tenant, may file an application to the ACC.

APPLICATION FEES & DEPOSITS

A deposit may be levied, as a condition of approval, to cover any costs to repair or maintain common areas damaged during construction and/or to complete construction if the project is indefinitely delayed or halted in mid-construction and the project is not completed within the time set by the ACC. The deposit must be paid to the Association at the time application is filed with the ACC. Upon final inspection approval by the property manager the deposit will be returned to the homeowner. The amount of the deposit may vary depending on the nature of the application. The property manager will advise the homeowner of the applicable deposit amount at the time an application is requested.

SITE PLAN

A property survey must be included with the application showing the location of existing structures and the boundaries of the Property. Proposed changes or additions must be indicated including dimensions and distances from the home and adjacent properties. Landscaping changes must be indicated as well. Homeowners may not make changes outside the boundaries of their property.

DRAWINGS AND PHOTOGRAPHS AND OTHER INFORMATION

A graphic description of the request must be provided. This may be in the form of manufacturer's literature or photographs as well as freehand or mechanical drawings. The amount of detail must be consistent with the complexity of the proposal. Proposals for landscape projects should include photographs of the type of plantings to be installed or removed, and information regarding the size and nature of plantings proposed.

PERMITS

After receiving approval from the ACC, the applicant shall also be required to obtain all necessary permits from Palm Beach County, Palm Beach Gardens or other governmental authorities. The applicant is responsible for determining whether this requirement applies to the requested modification. A deposit in the amount of \$250 shall be paid to the Association for all projects requiring permits, such deposit to be made upon application to the ACC for project approval and shall be returned to the homeowner upon receipt by the property manager of the permit indicating final applicable governmental inspection and approval.

BASIS FOR DECISIONS

The ACC will make its decisions based on standards set forth in the Declaration and further described in this Guide.

RESPONSIBILITIES:

On behalf of the Association, the ACC is empowered to take the following action:

1. Propose guidelines and recommend changes for Board approval with respect to the approval or disapproval of design features, architectural styles, exterior colors and materials, details of construction, location and size of any structure, landscaping and all other matters that require approval by the ACC.
2. Propose rules for Board approval for the procedure for submission of plans and specifications; and
3. Propose rules for Board approval for or with respect to the form and content of plans and specifications to be submitted to the ACC for approval or disapproval.

LIMITATION OF RESPONSIBILITIES:

The ACC assumes no liability with regard to the structural integrity of any requests. The ACC makes no representation as to its expertise regarding either the structural adequacy, capacity or safety features of the proposed improvement or structure as shown on the submitted plans or on the ultimate construction of the approved modification. The ACC does not assume responsibility for the performance or quality of work of any contractor. It is recommended that residents hire licensed and insured contractors.

ARCHITECTURAL CONTROL COMMITTEE POLICIES:

The ACC does not seek to restrict individual taste or preferences. In general, its aim is to avoid harsh conflicts in the landscape and architectural themes of The Isles and to foster thoughtful design so that there is harmony between neighboring residences. The ACC intends to be fair and impartial in the architectural review process. The approval of the ACC of plans or specifications submitted by one homeowner shall not be deemed to be a waiver by the ACC of the right to object to any of the features or elements if and when the same features and elements are included in any subsequent plans and specifications submitted for approval for use by other homeowners.

PRIOR APPROVAL NECESSARY:

No construction of improvements shall be erected, constructed, affixed, placed, or altered on any property unless the same shall be approved in writing in advance by the ACC

TIME LIMITATIONS:

The ACC will establish time limitations for the completion of any architectural improvements for which approval is required. After approval by the ACC, all improvements shall be completed within twelve (12) months from commencement of the improvement or the period set by the ACC, whichever is earlier. The ACC may establish a more specific time for completion as a condition of its approval for any project. The ACC may grant a request for extension in the event that circumstances beyond the control of the homeowner caused a delay in completion of the project.

In the event the ACC fails to respond to a request for approval within thirty (30) days of receipt of said request it will be deemed to be granted, if submitted in writing to the ACC on the approved form, including all information necessary for consideration and review. The ACC shall have the right to reject applications in order to request additional information. (A rejection to request additional information waives this thirty (30) day time period). A new thirty (30) day time period will begin upon receipt of the additional information requested.

INSPECTIONS:

Periodic inspections may be made by the ACC and or the Management Company while work is in progress to determine compliance with the approved plans and specifications and provisions of the Declaration. The ACC or any such agent of the ACC shall not be deemed to have committed a trespass or other wrongful act by reason of such inspection. Prior to any inspection by the ACC or Management Company, written notice to the Homeowner of an intent

to inspect, including date and time of such inspection shall be delivered to the homeowner, within three (3) days of the inspection.

JOB SITE CONDITIONS:

1. All job sites shall be kept in a neat and orderly condition, as determined by the ACC.
2. Commercial construction hours are Monday through Saturday, 8:00 a.m. to 5:00 PM.
3. All construction operations must comply with state and local governmental ordinances.
4. Any landscaping damage or other damage, and modifications to the irrigation system, caused by a homeowner's project shall be replaced, repaired, or modified at the expense of the homeowner. Such replacement or repair shall be completed within the reasonable time period as determined by the ACC.
5. Temporary use of construction dumpsters requires the obtaining of approval from the Isles Homeowners Association. Approval for the dumpster will be for a seven (7) business day period. If additional time is needed, the homeowner must request approval for the additional period. The maximum time allowed is fourteen (14) business days, unless additional time is authorized by the ACC or Property Manager. If the dumpster is filled, it must be emptied to prevent debris or building materials to being visible and/or falling into the driveway or street. The dumpster must be removed unless actively being used. Dumpsters must be placed in the driveway so as not to impede pedestrian use of adjacent sidewalks and are not permitted on the street. The driveway must be protected from damage by the dumpster. During hurricane season, the dumpster must be removed (regardless of approved remaining time) immediately upon notice that a hurricane watch has been posted in our area due to the track of a hurricane.

APPROVAL:

Upon approval by the ACC, a copy of applicant's plans and specifications bearing such written approval shall be returned to applicant. Approval of any application shall be final and the approval may not be thereafter reviewed or rescinded provided that there has been compliance with all conditions of approval. If disapproved, a request can be resubmitted with appropriate changes made.

VIOLATIONS:

If any alteration or modification is made without the required prior written consent of the ACC, the alteration has been undertaken in violation of the Declaration. All unapproved alterations or modifications may be required to be removed until ACC approval is granted. In no event may any alteration or modification be allowed to remain if in violation of any of the Covenants and Restrictions contained in the Declaration, or in violation of any zoning or building ordinance or regulation.

The Association is empowered to enforce its policies, as set forth in the Declaration and this Guide, by means specified in the Declaration, including an action in a court of law, to ensure compliance. The Association also has the right to levy a fine and request full reimbursement of all costs incurred by the Association on modifications made without the written request and approval from the ACC. (Refer to Article XVII of The Isles Declaration of Covenants, Conditions and Restrictions.)

Homeowners are subject to fines of up to \$100 per day, up to a maximum of \$1000, for failure to obtain a required ACC approval, for failure to implement a project consistent with an approval by the ACC, for implementing a project after receiving a disapproval decision from the ACC, or for violation of the use restrictions set forth in the Covenants. Fines may be imposed in addition to any other remedy available to the Association regarding such violations, including legal action.

KEY ARCHITECTURAL GUIDELINES:

The ACC shall regulate the external appearance, use and maintenance of improvements in such a manner as to comply and meet with the community-wide standards. The ACC evaluates all submissions based on the individual merits of the application. Besides evaluation of the particular design proposal, this includes consideration of the characteristics of the individual site and lot size.

GENERAL CRITERIA

The following criteria are general in nature and apply to all of the dwellings in The Isles.

RELATION TO OPEN SPACE

Factors such as the addition or removal of trees, disruption of the natural topography and changes in rate or direction of storm water run-off may also adversely affect neighboring properties, open space common areas, preserve and easement areas.

CONFORMANCE WITH COVENANTS

All applications are reviewed to confirm that the request is in conformance with all applicable Covenants and Restrictions affecting The Isles.

VALIDITY OF CONCEPT

The basic idea of the proposed alteration requested must be sound and appropriate to its surroundings.

DESIGN COMPATIBILITY

The proposed alteration must be compatible with the architectural and characteristics of the applicant's house, adjoining houses and the neighborhood setting. Compatibility is defined as similarity in architectural style, quality of workmanship, and similar use of material, color and construction details.

LOCATION AND IMPACT ON NEIGHBORS

The proposed alteration should relate favorably to the landscape, the existing structure and the neighborhood. The primary concerns are access, view, sunlight and drainage. For example, fences or landscaping may obstruct views, or access to neighboring properties; some additions may infringe on a neighbor's privacy.

LANDSCAPING

No plantings on the Palm Beach County list of prohibited vegetation within Palm Beach County, as that list shall be revised from time to time, shall be allowed in The Isles. All individual residential and common areas have been fully landscaped at the time of construction in accordance with a master landscaping plan set forth by the Developer and approved by Palm Beach County.

Any changes (additions, deletions, or modifications including tree and palm trimming) to this existing landscaping plan must be submitted to the ACC for approval prior to implementation. Tree and palm trimming in a manner that is not consistent with the Community Wide Standards is prohibited, including "topping" or "hat-racking" trees. Trees and palms must be trimmed consistent with University of Florida guidelines, a copy of which will be available to review in the HOA's office. An application to the ACC for landscaping changes shall include documentation of prior approval of the changes from The Isles Landscape Committee. Orchids on trees, if attached with biodegradable material, are permitted without application for approval.

No additional plantings by homeowners will be permitted in the easement areas, including curbside and lakeside easements, and in common areas.

GENERAL INFORMATION REGARDING ADDITIONAL LANDSCAPING:

Height of trees shall not be excessive, as determined by ACC. The required application form must show the projected future height.

All mechanical equipment (air conditioners, pool pumps, pool heaters, LP gas bottles etc.) must be fully screened with landscaping.

The planting of annuals in existing beds in front or rear yards does not require ACC approval. Plantings must be removed by the homeowner at the end of the plantings season and maintained in good condition by the homeowner.

No vines, including bougainvillea, will be allowed to touch or be attached to any wall, tree, or shrub. It is the responsibility of the homeowner to remove vines and structures if they have encroached on a wall, tree or shrub and to repair any damage caused by vines or other landscape material. No fruit trees will be allowed.

The homeowner is responsible for maintaining any landscaping and plant materials inside a screen enclosure. Inside a fenced area, the HOA is responsible for maintaining Developer or HOA installed landscaping and any landscaping which has received an ACC approval which did not require the homeowner to maintain it. A homeowner is solely responsible for replacing any landscaping material added by the homeowner, regardless whether the HOA has agreed to maintain such landscaping.

BORDERS/EDGING

All borders and edging require ACC approval.

The purpose of borders and edging to provide a distinct break between turf and beds.

Material: Holland paver brick – Harvest Blend color – actual size each 4 inches in Width x 8 inches in Length x 2 3/8 inches in height. Installed height shall not exceed 3 inches. If homeowner desires to install on edge in lieu of flat, surrounding ground in the bed needs to be deepened by 1 inch. No wall block or retaining wall block is acceptable.

Installation: The whole (contiguous) bed must be completed with approved edging materials. Depending on the house model, all beds in the front should be edged. Single tree edging is not allowed. Landscape beds only. Capri models will need to obtain approval from neighbor sharing the landscape bed for cohesive look. Request specifications from management for detailed information.

All borders and edging are placed at homeowner's risk and must be maintained by homeowner.

MULCH/GROUND COVER

Only brown mulch shall be used for landscape beds and plantings.

No gravel ground cover is allowed in front or side yards visible from the street.

YARD SCULPTURE, ORNAMENTS, PLANTERS AND OTHER DECORATIONS

No sculpture, yard ornaments, planters or other decorations may be attached to a home, a wall, a shrub, or tree. No sculpture, yard ornaments, planters or other decorations may be located on a lot outside of a screen enclosure, rear or side patio, or fenced area. All yard sculpture, ornaments, planters and other decorations require ACC approval.

A drawing or photograph of the yard sculpture, ornament, planter or other decoration shall be supplied with the application, as well as the dimensions of the item.

No artificial vegetation shall be permitted on the exterior of any portion of the properties. A wreath affixed to the front door of homes is not considered artificial vegetation. All such wreaths shall satisfy generally accepted social and esthetic standards.

The homeowner is required to remove and secure any yard sculpture, ornament, planter or other decoration once a hurricane watch is issued.

The homeowner is solely responsible for any damage to yard sculpture, ornament, planter or other decorations regardless of the cause of the damage.

IRRIGATION

All lots have underground fully automatic sprinkler systems to irrigate each lot as a supplement to nature's supply of rainwater. The irrigation system is the property of the Association, not the homeowners. Homeowners, renters and their guests and invitees are strictly prohibited from manually turning on any part of the irrigation system at any time. The Board of Directors may cite this as a violation of these guidelines and may issue a fine and assess the homeowner for the costs of any irrigation system repair or maintenance work caused by unauthorized tampering with the irrigation system.

Adding or deleting landscaping may also affect the master irrigation plan by causing death or lack of growth from insufficient watering. Homeowners are responsible for watering any additional plantings and/or plantings that, while replacing existing plants, require more water than Developer or HOA installed plants. Should additional plantings generate a stressful irrigation environment, homeowners will be held responsible for rectifying the problem to the satisfaction of the Architectural Control Committee.

Individual homeowners are responsible for coordinating the capping of the irrigation system (for any subsurface work proposed, such as for a pool or screen enclosure installation) with The Isles' licensed irrigation contractor. Any such work will be charged to the homeowner. Additionally, the Association management company will request a deposit for the installation of any improvement that requires subsurface digging. The deposit will vary depending on the type of improvement.

FENCES

All new fences must be white aluminum material 48" in height. The property manager can provide a drawing of the acceptable fence specifications. Maintenance of fences is the responsibility of the homeowner, including painting and keeping it clear of water stains. Prior ACC approval is required.

An application for any fence installation must include the type of landscaping to be planted. It is the homeowner's responsibility to contact The Isles' irrigation contractor to ensure the fence installation will not impact the irrigation system. The homeowner must pay the cost for this evaluation.

Fence Installation Note:

It is strongly recommended that fence sections be installed with a 2" vertical separation between the bottom of the fence and the ground beneath. It is also recommended that a horizontal separation (a two inch offset from each side of the fence line extended) be provided. These separations should run the entire length of the fence and will allow for protection of the fence during landscape maintenance. Top of fence may not be stepped unless due to topography or code requirements.

The homeowner must provide an acceptable plan for the interior of the fenced area, i.e. sod, pavers, cement or landscaping. The gate to the fenced area must be wide enough to allow for the landscape contractor's mowing equipment (44" to 48" inches).

SIGNS

One security company sign of reasonable size and appearance in the front yard of a residence or one security company decal placed in a front window is permitted

Open house signs are permitted subject to the following conditions. One open house sign may be placed on the lawn of the house at which an open house is being held. It must be white in color with black printing stating "Open House" and may also contain the realtor's name, company affiliation and telephone number. It may not exceed 24 by 24 inches in size. A directional arrow with red and white or black and white colors may be placed on the corner of the nearest intersection to where the open house is being held. The address of the open house(s) may be listed on the arrow sign. If more than one open house is being held on the same street, only one sign may be placed at the corner of the nearest intersection. A directional sign may not exceed 12 by 24 inches. Signs may only be used between noon and 4 PM on Sunday when an open house is being held. No signs may be placed at the entrance to The Isles, on any traffic circle, or on the property of any house other than the one where the open house is being held.

No Balloons, banners, streamers or other decoration may be used.

Any sign must comply with Palm Beach Gardens temporary sign requirements under Section 78-290 of the Palm Beach Garden Code.

A first violation of our policy would result in a warning letter. A second violation will result in a \$100 fine against the homeowner whose home is listed, and if the listing or showing realtor is a resident or owner, the realtor would have a \$100 fine imposed as well. Each additional day a sign is posted in violation of the policy, and additional \$100 fine may be imposed up to a maximum of \$1,000.

The Association retains the right to remove signs which are not in compliance with Association policy without notice and/or to require the unit owner to remove the sign(s).

Only temporary "push in" signs are allowed. No wooden stakes may be used in placing signs in order to avoid damage to our irrigation system.

SPA/POOL CONSTRUCTION

When building a swimming pool, spa or Jacuzzi, it will be the owner's responsibility to contract with The Isles' irrigation company to perform the necessary work to ensure that the irrigation system is capped off properly and that no main lines have been disturbed. It will be necessary for the owners to co-ordinate with their pool contractors and notify the HOA's irrigation contractor one week in advance to set up an appointment to have the necessary work performed. All costs are to be borne by the homeowner. Applications must provide a detailed description of the design and finishing materials intended. All pool equipment such as heaters and pumps must be located where its visibility and noise are best minimized in relation to nearby neighbors. Such equipment must be screened from view by shrubbery or other material acceptable to the ACC. All pools, spas, and Jacuzzis must have prior ACC approval.

The owner is responsible for instructing his or her contractor that trucks or other vehicles may not be driven across common areas. Heavy equipment can damage the irrigation system or landscaping. If it is impractical to do the work without driving across common area, permission of the ACC must be obtained. The owner will be responsible for payment of any damages done to common areas and his or her own property.

SCREEN ENCLOSURES, SCREEN DOORS AND PATIOS

1. Screen enclosures and screen doors must be constructed of all white aluminum and charcoal screening.
2. Rear yard concrete patios must match, in texture and color, the surrounding concrete areas. For patio projects using pavers, the pavers must match the pavers in the driveway
3. In the event a screen enclosure structure or screening is damaged by a storm or other cause, the structure or screening must be repaired within 6 months unless the Board grants an extension to this requirement due to extensive screen enclosure damage in the area making it impractical to arrange for repairs within 6 months. If an extension is granted, prior to the end of the extension period, any owner with a damaged screen enclosure will be required to complete repairs or provide a signed contract which provides for such repairs to be completed within a reasonable time after the end of the extension period.

If the owner has a pool located within the damaged screen enclosure, a temporary fence meeting the requirements of Palm Beach Gardens must be installed as soon as possible after the damage occurs. No later than 60 days after the damage occurs the owner must remove any temporary fence and install a black mesh pool fence designed specifically to provide a barrier around residential swimming pools for toddlers and young children similar to the type provided by the developer for developer installed pools in The Isles. The mesh fence must totally encircle the pool to prevent access to the pool by toddlers and young children. The board may grant an extension for installation of the mesh fencing based on the availability of suppliers and contractors to provide and/or install the fencing, provided the owner presents a signed contract for completion of the installation prior to the end of the 60 day period. ACC approval will not be required for the installation of mesh fencing as described above.

4. The location of a screen enclosure or patio must not affect existing landscaping unless the homeowner agrees to pay the costs of relocating or replacing the affected landscaping. The homeowner must submit an acceptable plan for the interior of a screen enclosure, i.e. sod, cement, pavers or landscaping.
5. All screen enclosures and patios must have prior ACC approval.
6. Lanai/patio colors are allowed to be off-white to beige.

It is the homeowner's responsibility to contact The Isles' irrigation contractor to ensure the enclosure installation will not impact the irrigation system. The cost for this evaluation and any needed modifications will be the homeowner's responsibility.

DRIVEWAY

Driveway pavers may be extended to the front door or side of the house. The paver color must match, as close as possible, the original driveway color and size of pavers originally installed by the developer.

DWELLING ACCESSORY ALTERATIONS

Any alterations to the original dwelling hardware and accessories must be consistent with the community-wide standards and have prior ACC approval. All original door hardware, window frames, exterior lighting fixtures, street numbers, gutters, downspouts, etc. may not be changed in appearance. Any replacements due to malfunction, wear & tear, etc. must match the original appearance as closely as possible. Front windows may only be tinted with ACC

approved film or ACC approved tinted glass. Coach lighting at garage doors and side exits should be carriage/coach type fixtures, black metal/clear glass with white lights only. Lighting requires ACC approval prior to installation.

ANTENNAS, SATELLITE DISHES

1. No exterior antennas, aerials, satellite dishes, or other apparatus for the reception of television, radio or other signals of any kind shall be placed, allowed or maintained upon any portion of the property, including any unit, without the prior approval of the ACC or as otherwise authorized by law.

2. Antennas and satellite dishes shall not be located where visible from the street unless placement elsewhere prevents reception of an acceptable quality or imposes unreasonable expense or delay on the homeowner.

FLAG DISPLAY

Any homeowner may display one portable, removable United States flag or official flag of the State of Florida in a respectful manner, and one portable, removable official flag, in a respectful manner, not larger than 4 ½ feet by 6 feet, which represents the United States Army, Navy, Air Force, Marine Corps, or Coast Guard or a POW-MIA flag.

Any homeowner may erect a freestanding flagpole no more than 20 feet high on any portion of the homeowner's real property, if the flagpole does not obstruct sightlines at intersections and is not erected within or upon an easement. The homeowner may further display in a respectful manner from the flagpole one official United States flag, not larger than 4 ½ feet by 6 feet, and may additionally display one official flag of the State of Florida or the United States Army, Navy, Air Force, Marines or Coast Guard, or a POW-MIA flag. Such additional flag must be equal in size to or smaller than the United States flag. The flagpole and display are subject to all building codes, zoning setbacks, and other applicable governmental regulations, including, but not limited to, noise and lighting ordinances in the county or municipality in which the flagpole is erected and all set back and locational criteria contained in the governing documents.

One seasonal garden banner no more than 12 inches by 18 inches in size shall be allowed on each lot. A banner that meets this definition is not a flag.

HURRICANE SHUTTERS

1. "Permanent hurricane shutters" require the approval of the ACC prior to installation. Permanent shutters are defined as shutters, mounting brackets and/or other architectural elements which are permanently affixed to the dwelling.

2. Homeowner is responsible for replacing any landscaping damaged underneath installation areas.

3. Approved permanent shutters and temporary shutters shall only be permitted to be closed during the time of a hurricane watch and shall be opened or removed within one week after the lifting of the watch, unless otherwise approved by the Board.

4. Any replacements for Developer provided shutters must be white aluminum or clear acrylic.

DECORATIVE SHUTTERS - Decorative architectural shutters must match Developer installed shutters. The color of decorative shutters may be changed but must be one of the approved colors (black, green or white) and must be approved by the ACC in advance.

PLAYGROUND EQUIPMENT

1. Must be installed only in the rear yard and not on a common area.

2. The equipment must be within a fence and screened from view of other owners by landscaping.

3. Must have ACC approval of the equipment and the screening material.

4. The playground equipment must be constructed of pressure treated wood.

5. ACC approval is required.

BASKETBALL HOOPS

Permanently mounted basketball hoops are not allowed. Any moveable basketball hoop is allowed in the driveway only from 10 AM until dusk. The moveable basketball hoop must be stored inside the garage at all other times. ACC approval is required.

AWNINGS

Awnings may be permitted. Awnings shall be prohibited from front yards. Color of awning will be limited to a solid color matching the exterior stucco or trim. A swatch of the awning material must be provided with the application to the ACC. All awnings, whether on a metal frame or retractable, require ACC approval. The homeowner must agree to remove canvas from the metal frame or close retractable shutters in the event of a hurricane.

SCREEN ENCLOSURE PROTECTION

In order to reduce the chance of damage to the lower part of screening material, a resident may install a horizontal base plate of white aluminum or white plastic no more than 4 inches in height around the exterior side of the base of the screen enclosure. Alternatively, an owner may install a rock perimeter no more than 18 inches in width on the rear side of the screen enclosure as long as the rock area is within the owner's property line. A rock area may also be installed on the side of a screen enclosure within the property line and outside of existing landscape beds. Any rock area must have a weed barrier installed below the rocks and the type of rock should be substantially similar to "River Jack" rock, a sample of which is available for inspection in the manager's office. All rock areas must be surrounded on the outside by black plastic edging material with a straight edge on top not to exceed 2 inches above the surface of the ground. ACC approval is required.

EXTERIOR LIGHTING

Other than holiday lights, which may be displayed between December 1 and January 10, all other exterior lights must be approved by the ACC and the bulb color must be white. The homeowner is solely responsible for any damage to exterior lights regardless of the cause.

PRESSURE WASHING

Homeowners may pressure wash their houses without prior ACC approval providing that the pressure used does not exceed 2500 psi. STO, the manufacturer of the coating on the houses, recommends using one part bleach to three parts water for pressure cleaning, let it stand 15 minutes, and hose off with water. The homeowner will be responsible for repair of any damage caused by pressure washing.

SETBACK AND STRUCTURE FOOTPRINT LIMITATIONS

The front setback of each unit may not be changed from the original location as constructed by the Developer and the exterior footprint of the unit as constructed by the developer may not be altered with the exception of (1) the addition of a patio surface not exceeding the maximum size patio as constructed by the Developer, and (2) the addition of a screen enclosure not exceeding the size of the screen enclosure installed by the developer. No enclosed structure other than a screen enclosure may extend outside the covered lanai.

CONTRACTOR REQUIREMENTS/PERMITS

As part of an application involving a project requiring a permit, the homeowner is responsible for assuring that any necessary permit has been issued. Additionally, if a contractor is to perform work on the exterior of a unit or on a lot for which ACC approval is required, the homeowner must provide proof of the contractor's appropriate licensure and insurance.

PARKING AND GARAGES

Vehicles may not be parked overnight on roads or swales. "Overnight" shall mean the vehicle is parked or container is in place during the period beginning at 1AM until 5AM. Portable on demand storage or moving containers may not be left on any driveway for more than 48 hours and may not be left on any road or swale area or block any sidewalk. The homeowner will be responsible for any damage to the driveway caused by the portable on demand storage or moving container.

OTHER USE RESTRICTIONS AT THE ISLES

Other use restrictions are contained in the Declaration of Covenants for The Isles. By purchasing property in The Isles, all owners have agreed to comply with these restrictions. Violations of any use restrictions or other requirements in the Declaration may result in fines or other sanctions. For a complete description of use restrictions, please refer to the Declaration.