

ARCHITECTURAL GUIDELINES MANUAL

MIRROR LAKE

July 11, 2025

**ARCHITECTURAL GUIDELINES MANUAL
Mirror Lake**

TABLE OF CONTENTS

Purpose

Objectives

- I. Site Plan Standards**
 - A. Easements**
 - B. Building Setbacks**
 - C. Pool and Deck Layout**
 - D. Walls and Fences**
 - E. Service Yards**
 - F. Wells**
 - G. Grading and Drainage**
 - H. Driveways**
 - I. Pervious Lot Area Requirement**
 - J. Parking**
 - K. Driveways**
 - L. Combining Lots**

- II. Architectural Standards**
 - A. Composition**
 - B. Floor Plan**
 - C. Building Height**
 - D. Garages and Garage Doors**
 - E. Roofs**
 - F. Materials and Components**
 - G. Color**
 - H. Docks**
 - I. Utility Equipment**
 - J. Screen Enclosures**
 - K. Accessory Buildings and Structures**
 - L. Yard and House Ornaments**

- III. Landscape Standards**
 - A. General**
 - B. Landscape Materials**
 - C. Street Trees**
 - D. Planting**
 - E. Accepted Plant Palette**
 - F. Special Conditions/Design Guidelines**
 - G. Irrigation**
 - H. Hardscape**
 - I. Exterior Lighting**
 - J. Holiday Lighting**

- IV. Design Review and Plan Submittal Process**
 - A. General**
 - B. Concept Submittal**
 - C. Preliminary Submittal**
 - D. Final Submittal**
 - E. Professional Consultants**
 - Requirements/Responsibilities**
 - F. Drawing Submittals**
 - G. Summary of Design Review**

- V. Architectural Review Committee**
 - A. Architectural Committee Membership**
 - B. Appointment of Design Review Committee**
 - C. Resignation of Members**
 - D. Duties**
 - E. Meetings**
 - F. Compensation**
 - G. Amendments to Architectural Guidelines Manual**
 - H. Exculpation for Approval or Disapproval of Plans**
 - I. Enforcement**

- VI. Construction and Builder Regulations**
 - A. Pre-Construction Conference**
 - B. Occupational Safety and Health Act Compliance (OSHA)**
 - C. Construction Trailers, Portable Field Offices, Etc.**
 - D. Debris and Trash Removal**
 - E. Sanitary Facilities**
 - F. Vehicles and Parking Areas**
 - G. Conservation of Landscaping Materials**
 - H. Excavation Materials**
 - I. Blasting**
 - J. Restoration or Repair of Other Damaged Property**
 - K. Miscellaneous and General Practices**
 - L. Construction Area Plan**
 - M. Construction Access**
 - N. Dust and Noise**
 - O. Signage**
 - P. Daily Operation**
 - Q. Disposal of Waste**
 - R. Pumping and Dewatering**
 - S. Easements**
 - T. Temporary Signs and Fencing**
 - U. Construction Schedule**
 - V. Construction Damage Deposit**

Purpose

The lakes and uplands which comprise the land in and around the Mirror Lake Community are unique natural resources which deserve special attention and protection. The development of this community has been undertaken with the utmost care to insure the most sensitive integration of improvements into this unique natural environment.

A long range plan has been developed in order to insure a residential development of the highest quality that is compatible and sustainable within the unique Central Florida environment.

The development of the Mirror Lake Community is guided by legally binding covenants and architectural standards that will define the aesthetic integrity of the community for current and future residents. Improvements within Mirror Lake must comply with these standards in order to insure the support of robust property values and preservation of the Central Florida environment.

The following guidelines and standards have been developed to assist you with your professional team of architects, landscape architects and builders to create a home of the highest standards of design and construction that will serve as a source of pride for many years to come.

Objectives

This manual is a guide for members of the Architectural Review Committee, property owners of Mirror Lake, and their design and construction teams. It is the hope that this manual will increase the awareness of the team members in the ways the integrity of Mirror Lake is preserved and the responsibilities for all in the building process. These guidelines have been thoughtfully and carefully prepared to provide a thorough basis of assistance on a broad range of property improvements and exterior alterations.

Specific objectives of this manual include:

1. To provide uniform guidelines to be used by the Architectural Review Committee to support a consistent review of applications for improvements in accordance with the covenants, conditions, and restrictions.
2. To assist property owners in preparing a complete application for review by the ARC.
3. To increase property owners' awareness and understanding of the value of the standards included in the Covenants, Conditions and Restrictions. (C,C, and R)
4. To establish and maintain the quality of the built and natural environments of the Mirror Lake Community.
5. To illustrate basic design principles that will assist property owners in developing improvements consistent with the design expectations of the Mirror Lake community.

Through the ARC, it is our goal to assist the owner in a thorough understanding of the design standards and to encourage, through cooperation, the highest quality in design and execution. In this manner, all residents benefit from the assurance of consistent, ever-improving standards that will ensure visual harmony and quality development into the future.

SECTION ONE: SITE PLAN STANDARDS

A. EASEMENTS

1. A variable lakefront drainage easement & a 15' minimum, 25' average undisturbed upland buffer exists on all lakefront lots and the recorded location shall be verified by survey.
2. Each Lot is served with underground electricity, water, sewer, and natural gas. The location of these utilities within the right-of-way and on-site should be confirmed in the field when a topographical survey of the lot is completed.
3. All utility company pull boxes, transformers, etc., would be set within the easement right-of-way. Future grading around these structures shall ensure drainage. Planting shall be installed in a manner that reduces the visual impact of these structures.

B. BUILDING SETBACKS

Structures

Front Yard	25'
Side Yard	7,5'
Rear Yard	varies – verify by survey

Note: Multi-story walls [those above fourteen feet (14')] shall be set back one foot (1') horizontally for each foot of vertical height above fourteen feet (14'') in addition to the minimum required building setback.

Pools

Pool Curb at Side Yard Property Line	7.5'
Pool Curb at Rear Yard Property Line	varies – verify by survey

Decks, Patios, Drives and Walks

Decks & Patios at Side Yd. Prop. Line	7.5'
Decks & Patios at Rear Yd. Prop. Line	varies
Drives & Walkways at Side Yd. Prop. Line	7.5'

Docks

Docks at Side Yd. Prop. Line	7.5'
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NOTE: Side yard setback for docks may be reduced with written approval of the owner of the adjacent lot closest to the location of the proposed dock.

- (a) One story portions of any dwelling shall be that portion of building whose height shall be no more than 14 feet above grade at the adjacent property line. All others may be multi-story setbacks.
- (b) Roofed or trellis structures shall recognize building setbacks when exercised as overhangs.
- (c) Accessory buildings and landscape structures may not be permitted outside of the building setback. Unless approved by the ARC.
- (d) Pools shall not be constructed between any principal structure and an adjacent street without prior written consent of the ARC.
- (e) Mechanical equipment may not extend into side yard setbacks and must be screened from view with a screen wall six inches (6") higher than the equipment up to a maximum of five feet (5') above finished grade. Or planting approved by the ARC.

C. POOL AND DECK LAYOUT

- 1. The pool and/or spa area shall be designed to provide for the privacy of the lot owner and neighbors.
- 2. There shall be a minimum seven and one-half foot (7.5') wide planting area between side property lines and any structures. Nothing is to be built or positioned in this area, including Mechanicals.
- 3. Pools must be enclosed by a fence or wall as required by State and County ordinances.

D. WALLS AND FENCES

- 1. No fences or walls shall be erected on Residential property unless approved in writing by the ARC.
- 2. The use of fences and walls is discouraged except as visual enhancements to landscaping and should be limited to areas requiring privacy or safety (i.e., swimming pools, garden courtyards) or for concealment of service areas (trash containers, mechanical equipment, etc.). Undulating planting is recommended to mitigate the impact of hardline fencing.
- 3. Perimeter fences along property lines are not permitted to extend forward of the front building facade unless it is agreed in writing with the adjacent property owners and approved by the ARC.
- 4. No fence or wall taller than six feet (6') above finished grade shall be permitted. No structure taller than three feet (3') above finished grade shall be permitted between the front setback and the property line.
- 5. Acceptable materials shall be brick, stucco, wrought iron, wood, and stone. Other materials will require ARC approval. No chain link fencing shall be permitted.
- 6. Fence colors must be approved by the ARB. Black is recommended, and White is not permitted.

E. Service Yards

Service yards for the storage of all garbage and trash containers, A/C compressors, generators, and pool equipment shall be placed behind opaque walls made part of the dwelling constructed

on each lot unless otherwise approved by the ARC. In no event shall such items be visible from any neighboring property, whether private or public. All approved fuel tanks shall be installed underground or completely shielded from view by walls. Refer to Declaration of Covenants.

F. WELLS

No wells for any purpose other than landscape irrigation shall be permitted.

G. GRADING AND DRAINAGE

All stormwater from any lot shall drain following the Master Surface Water Management System for Mirror Lake. Stormwater from any lot shall not be allowed to drain or flow unnaturally onto, over, across, or upon an adjacent lot unless a drainage easement exists therefor. No Owner shall be permitted to alter the grade of any lot to change the direction of, obstruct or retard the flow of surface water draining; nor shall any Owner alter or remove any drainage or environmental berm or swale on any lakefront lot or divert any storm water drainage over, under, through or around any such berm or swale. All roofs with gutters shall provide downspouts that connect to underground yard drains that extend to and through an outlet drain into turf areas. Refer to the Declaration of Covenants.

I. PREVIOUS LOT AREA REQUIREMENT

Homeowners and Builders are to reference and comply with the applicable code regarding the pervious-impervious requirements.

J. PARKING

1. Each lot shall contain an enclosed garage, either attached or detached from the home structure, with a parking space for at least two (2) automobiles.
2. Additional parking spaces should be considered on the lot to accommodate guest parking. On-street parking will not be permitted overnight.
3. Views of guest parking areas from the adjacent lots, streets, or public spaces must be mitigated by landscaping.
4. No exterior storage of recreational or business vehicles, trailers, boats, or other recreational equipment will be permitted on any lot.

K. DRIVEWAYS

1. No sidewalk, driveway, or impervious surface other than grass shall be placed within a drainage easement except for landscaping of detention & retention ponds as required by code.
2. The layout and choice of materials for the driveway and entry walk can help to create positive first impressions. Options for driveway surfaces include brick, concrete unit pavers, integral color concrete in a stamped pattern, exposed aggregate, or rock salt finish. Asphalt driveways and plain broom finish concrete or color dry shake ("dust on" or applied) are not acceptable. The entry walkway should be wide enough to provide an easy flow of pedestrian traffic as well as an entry statement to the front door. Walkway materials should be the same as or compatible with the driveway or structure material.
3. The driveway and entry walk patterns/colors specifications, and layout dimensions shall

be delineated and called out on the Hardscape Plan with detailed paving sections to include sub-grade compaction for review and approval by the ARC. Appropriate driveway widths are a minimum of twelve feet (12') wide to a maximum of sixteen feet (16') wide. It is recommended that the driveway back-up distance is a minimum of twenty-seven feet (27') and within the driveway setback, or a minimum of five feet (5') from the side property line. It is recommended that a circular drive court be a minimum of forty-five feet (45') in diameter without a center planter or fountain feature (or a minimum of fifty feet (50') in diameter with a center planter or fountain feature to include a twenty-foot (20') minimum drive clearance all around. All subject to approval of the ARC.

L. COMBINING LOTS

Two (2) commonly owned contiguous lots may be combined into a single home site with the consent of the declarant. Any requested reconfiguration of the building envelope shall be shown on a sketch plan submitted by the owner early in the design phase. For purposes of this manual, combined lots shall be considered as one lot as approved by the ARC

SECTION TWO: ARCHITECTURAL STANDARDS

A. COMPOSITION

Each residential design shall be reviewed by the ARC on its own merits. Any special approvals or consents of the ARC which can be interpreted as a variance or deviation from these standards, but which forms a unique feature of a particular design, will not be considered a precedent for any other future designs and can very well be disapproved or rejected by the ARB when submitted on another submission.

B. FLOOR PLAN

1. To establish and control the limits of development within each homesite, the minimum area for each lot is 2500 square feet. Square footage must be shown on plans.
2. Ceiling heights shall be a minimum of 10'-0" for the first floor, 9'-0" for the second floor. The use of sloped and/or exposed beam ceilings is encouraged.

C. BUILDING HEIGHT

Unless otherwise approved by the ARC, the maximum height for any residential unit shall not exceed two (2) stories in front or three (3) stories facing the rear of the lot and or thirty five feet (35'). Height shall be measured from the average approved finished grade on the front side of the residence to the highest point of the roof.

D. GARAGES AND GARAGE DOORS

All residential dwellings shall include a garage within the buildable area of the homesite. Garages shall accommodate a minimum of two cars, but not more than four unless approved by the ARC. Garages shall provide an area of 10' x 20' minimum for each car. Minimum back-up space shall be 27 feet.

Other rooms or uses may be incorporated into the garage subject to approval of the ARC.

All automobile garage doors shall be electrically operated and placed so that those doors do not face any street unless positioned behind the prominent front facade and are positioned and screened to minimize visibility from roadways, adjacent residences, and property. It is recommended that the time the garage door remain open is kept to a minimum. It is recommended that garages have a 3'-0" minimum "pedestrian door" to the exterior, in addition to the automobile garage door(s).

E. ROOFS

1. Roof Design should be carefully selected in order to project the highest quality aesthetic and harmony within the Mirror Lake Community. All roof designs are subject to approval at the ARC.
2. Metal flashing, gutters, downspouts and any other exposed sheet metal (except copper) must be painted to match the building facades where installed. Gutters must be properly integrated into the roof design and downspouts should be located away from outside building corners. Colors and profiles of gutters and downspouts must be approved by the ARC.

3. Overhang depths shall be a minimum of 18" from the face of the wall unless otherwise approved by the ARC.
4. The following materials will be acceptable roof finishes; any others must be approved by the DRC:
 - a. Clay Tile (color to be approved)
 - b. Cement Tile (color to be approved)
 - c. Cedar wood shakes and cedar wood shingles (color to be approved)
 - d. Metal (standing seam copper only)
 - e. Slate (color to be approved)
5. Chimneys shall be designed to coordinate with the general theme of the residence. No exposed prefab metal chimneys or ventilator caps shall be approved. Chimneys are allowed to exceed the thirty-five-foot (35') maximum height within reason.
6. Skylights, solar collectors, or any other mechanical equipment must be integrated as part of the roof design and shall not be installed without prior written approval of the ARC. Roof-mounted mechanical equipment shall not be visible to roadways, lakes, or adjacent lots. No visible antennas, aerials, or TV disks greater than 39" in diameter, etc. are permitted. The American Flag, together with such other flags specified by Florida Statutes Sec. 720.304 (2)(A) as amended from time to time, and a flagpole for display of such flag shall be permitted if displayed respectfully.

F. MATERIALS AND COMPONENTS

1. The most important objectives for the selection of materials are appearance and longevity. The materials used should give the best appearance of permanence. They should reinforce the refinement and gracious character of the architecture.
2. Recommended exterior finish materials:
 - f. Stucco
 - g. Stone
 - h. Wood
 - i. Brick
 - j. Tile
 - k. Copper
 - l. Cast or wrought iron gates, grilles, ornaments, etc.
 - m. Leaded, stained or beveled glass
 - n. Others to be approved by ARC

3. Doors and Entries

All exterior doors must be made of exterior-grade wood or insulated metal. Panel and French-type doors are encouraged. The front entry must have a minimum height of 8'0". The use of a transom is recommended.

No window openings will be allowed that give the appearance of being flush with the surrounding façade. It is required that windows be depressed as much as possible or a minimum of 2" in order to emphasize shadow lines to create visual interest.

Recommended window types include: casement, single or double hung, bay windows, and pivoting. Jalousie windows will not be allowed. The general header height of the windows shall be a minimum of 8'0" above the finished floor on the first level.

4. Shutters:

No exterior windows or doors of any building or other improvements on a Lot shall be covered by any shutters (including hurricane or storm shutters), except in a way that may be required for protection from severe storms & only then during the actual period of such severe storm. The foregoing restriction shall not be continued as a prohibition against decorative exterior shutters located to the side of or over windows or door openings provided the same has been approved by the ARC.

5. "Canvas: Awnings:

Awnings above windows, doors, and other openings are allowed. The best quality materials are required. Awnings must relate to the overall design. Color and design must be approved by the ARC.

6. Glazing:

No reflective glass will be allowed in the exterior facades. Energy-saving glazing is recommended, such as light tint bronze, light tint gray, etc.

G. COLOR

The most delicate complement to the architectural expression is color.

1. All painted and material colors should reflect mature blends of softer tones and avoid bright, harsh, bold, or invasive pigmentation. Solid primary colors, including black and red, except as limited accents, are not permitted.
2. The color of the roof is expected to enhance the overall appearance of the building. Both initial and weathered color characteristics of such surfaces shall be considered in palette selection and presentation.
3. All color selections, both before initial construction and subsequent repainting, are subject to approval of the ARC.
4. Color schemes should differ from immediately adjacent homes.

H. DOCKS

1. No docks shall be constructed on lakefront residential property or on state-owned lands/waters adjacent to residential property without prior written approval of the ARC. Only one (1) dock shall be permitted for each lakefront lot, or combination of lakefront lots developed as a single home site.
2. NO boathouses are allowed as Mirror Lake is a private lake.
3. All docks shall comply with the requirements of Lake County Regulations, the State of Florida Department of Environmental Protection Regulations, or other government authorities with jurisdiction. Permits must be obtained by contacting Lake County Environmental Protection Division.

4. All docks shall be constructed in Accordance with applicable jurisdictional rules & regulations.

5. No dock shall contain bathrooms or cooking facilities.

I. **UTILITY EQUIPMENT**

All exterior controls, electric boxes, panels, meters and similar equipment shall be placed in a position where they cannot be seen from the street or, adjacent property and are hidden by landscaping or wing walls. The location and materials of these items shall be submitted for ARC for review and approval. Boxes shall be painted to match adjacent wall surfaces. Wall or window air conditioning units are not permitted.

J. **SCREEN ENCLOSURES**

Pool screening may not be higher than sixteen (16) feet. The pool itself must be enclosed with a fence in compliance with all jurisdictional rules & regulations and approved by the ARC.

K. **Accessory Buildings and Structures**

All outbuildings or accessory structures shall be located within the building envelope unless approved in writing by the ARC. The location and design of all outbuildings, accessory structures and sports and play equipment must be compliant with all applicable jurisdictional agencies and be approved by the ARC. 1.

1. Pools and Pool Cabanas

- a. Pools and/or spa areas shall be designed to cater to privacy of the lot owner and neighbors.
- b. It is recommended that a seven in a half foot-wide (7.5' wide) area exist between all patios, decks, and property lines.
- c. Pools must be enclosed by a fence or wall as required by state and city ordinances.

2. Games and Play Structures

All game and play structures, tree houses, trampolines and other recreational equipment and structures shall not be permitted on a Lot unless located at the rear of the Residence on the Lot so they cannot be seen from any Street. All bicycles, toys, temporary roll-out basketball hoops and backboards, and other outdoor recreational equipment must be taken inside the Residence when not in use. No permanent basketball standards, hoops, backboards or similar structures may be placed on any Lot.

3. Mailboxes

Mailboxes will be selected by the Developer and the installation is the responsibility of the Homeowner.

L. **Yard and House Ornaments**

No lawn ornaments of any kind shall be displayed as can be viewed from the street, unless approved by the Architectural Committee, including but not limited to the following:

(a) pink flamingoes or similar displays; (b) landscape boulders; (c) white rocks (tan rocks are approved for mulch material under hedges); (d) driveway lighting; (e) stepping stones; (f) bird baths; (g) water fountains; (h) wall decorations, including family names; (i) wall planters; and (j) swings.

SECTION THREE: LANDSCAPE STANDARDS

A. GENERAL

1. Landscaping is an essential element of the residence. Mirror Lake requires that the landscape design be completed by a landscape architect registered in the state of Florida who can provide expertise for the position of the residence and its proposed site improvements. Upon the completion of home construction and before the receipt of the certificate of occupancy for the dwelling, landscaping, sod and irrigation shall be installed. Each Owner will be required to invest a minimum landscape investment as indicated here. Sod and street tree irrigation are not to be included in this sum. A unit cost budget breakdown shall be submitted to the ARC prior to final landscape approval. The landscape budget is as follows: \$150 per each square foot of the air-conditioned square footage x 5 percent. Owners should include tabulation on the Landscape Plan showing the home's square footage. Existing site conditions and circumstances may be considered by the ARC if a planting plan is submitted containing a lower budget that is calculated under this standard. Under such circumstances, the planting plan may be reviewed and approved by the ARC accordingly.

- 2. Landscape Plans must be completed at a scale no smaller than one inch (1") to twenty feet (20') and should show all natural areas, proposed planting beds, sod lawn and all tree locations (existing, removed and proposed). The plans must also include a plant list with common and botanical names, plant sizes, and material spacing. Shrub masses should be placed so that neighbors' views of the water or are not inhibited. Natural areas may be enhanced with the addition of understory materials to create islands of landscaping in the yard.**
- 3. Trees except by the developer, trees measuring six (6) inches or more in diameter at three (3) feet or more above ground level shall not be cut or removed without prior written consent of the Architectural Committee; provided, however, trees located within six (6) feet of a Residence as approved by the Architectural Committee may be removed without prior approval. More restrictive arbor ordinances or environmental laws shall control in the event of conflict herewith. There shall be no removal of trees or Lot clearing, other than clearing of underbrush, until the Architectural Committee has approved in writing a general, conceptual landscape plan that designates those existing trees to be retained and preserved on the Lot. No removal or substantial pruning of any tree located in any Common Area shall occur without the prior written consent of the City or Lake County. Removal of trees may be subject to municipal codes and prior to removal of any trees, Owners shall contact the appropriate municipality regarding its procedures.**
- 4. The following landscape performance guidelines are designed to create a pleasant and consistent neighborhood environment. As a minimum requirement, five (5) shade trees must be included in the landscape design of each home and yard, excluding the street tree requirement. A minimum of 3 of these trees should be**

used in the front yard. The preference is that the trees be selected to provide a canopy; however, palm trees and accent trees may be used for this requirement at a rate of three (3) palms (at a 16'-foot height minimum) per required tree, or two (2) accent trees per required tree. A maximum of two (2) shade trees may be replaced through the use of the palm substitution. The minimum tree height shall be sixteen feet (16') with a caliper of four inches (4"). In addition to the shade and street tree requirements, five (5) accent trees (or palm ratio above) shall be included in the design.

5. A maximum of two (2) accent trees may be replaced by the described plan substitution. Existing trees retained on the lot may count toward the total shade tree requirements upon review and approval of the ARC. These trees also must be a minimum of four inches (4") in diameter, with a ten-foot (10') spread. Regardless, the minimum number of trees in the front yard still should be maintained.
6. The plantings on each lot must work within the overall community framework to achieve a continuity of landscape, rather than a hodgepodge of disparate elements. The plantings must be able to stand up to the rigors of the Central Florida climate, with its cold winters, tropical summers and hot sun while creating exterior living space and allowing for privacy. Tender plants such as Ixora, Croton, Hibiscus, Acalypha, etc., will be allowed as accent plants only, not as base plantings

B. LANDSCAPING MATERIALS

The Architectural Review Board encourages the use of plant material in the Mirror Lake community using the principles of the Florida-Friendly Landscape requirement guidelines for the lots within Mirror Lake. These specifications are specified below and are to be used as guidelines in the plant material section.

C. STREET TREES

Each lot shall have, as a community street tree one (1) tree for each fifty feet (50') or fraction thereof of street frontage to be planted within eight feet from the street edge. The street trees shall be of the following species and size: six-inch (6") caliper, eighteen to twenty feet in height (18'-20') and a ten to twelve foot (10'-12') spread minimum.

Live Oak (*Quercus virginiana*): 6' minimum clear trunk with no 'v' trunks.

The height, spread, and caliper stated above are the minimum sizes permitted. The caliper is to be measured two feet (2') above grade per "grades and standards for nursery plants" as published by the Florida Department of Agriculture and Consumer Services.

D. PLANTING

1. Planting plans are to be established using the principles of the Florida-Friendly Landscape requirement guidelines for the lots within Mirror Lake. These specifications are specified below and are to be used as guidelines in the plant material selection.

2. Each homeowner will be required to invest a minimum amount on landscaping as detailed in SECTION THREE: LANDSCAPE STANDARDS A. GENERAL above (The landscape budget is as follows: \$150 per each square foot of the air-conditioned square footage x 5 percent.)

This will apply unless a lower budget is approved due to the natural characteristics by the ARB. A unit cost breakdown shall be submitted to the ARC prior to final landscape approval. Sod and irrigation are not to be included in this sum.

3. Each lot shall plant a minimum of five (5) shade trees 18' to 20' x 10' to 12'; 4" to 4 1/2" caliper), in addition to the above-mentioned street trees, three (3) of which shall be planted in the front yard.
4. Lots with existing trees of naturally occurring species, with the exception of Citrus Trees can be used as credit from the required five (5) additional shade trees; the ARB will be responsible for the approval of all requests for credit.
5. The intent of landscape development on each lot is to provide a sense of community identity. The planting scheme should attempt to have as mature an effect as possible at the time of installation.
6. Plant composition should employ a compatible variety of plant types in order to build a pleasant transition from property to property.
7. No shrubs shall be planted in the right-of-way.
8. Edgers: All planting beds shall have hand-cut edges, and no prefabricated edgers will be allowed.
9. Mulch: No gravel, recycled rubber tires, crushed brick, or similar materials will be allowed as mulch. Shredded Cypress bark, Pine bark nuggets, Pine straw, Red Wood nuggets or other hardwood chips shall be used. Stones and /or gravel in brown tones may be permitted only when placed at the building foundation, not to exceed two feet (2') from the house as a termite barrier.
10. Grass specifications: So that visual continuity between the lots is maintained, the grass of a Bitter Blue St. Augustine variety is strongly recommended. Zoysia grass varieties may be permitted with ARC approval. No Bahia grass will be allowed.

Upon completion, the Landscape Architect must verify, in writing, to the ARC that the landscaping was installed as submitted and approved by the ARC.

E. ACCEPTED PLANTING PLANS

Plant Selection

Landscape plans will be reviewed by the ARC and evaluated using the principles of Florida Friendly Landscape requirement guidelines (<https://ffl.ifas.ufl.edu/plants>). Planting plans will be reviewed for compatibility with the adjoining Lot or common area.

All landscape material shall meet or exceed the grade of Florida #1 according to the Standards of the current edition of the American Standard for Nursery Stock. All plants should be fully acclimated for USDA Plant Hardiness Zone 9b.

F. SPECIAL CONDITIONS/DESIGN GUIDELINES

The following guidelines have been established to assist Homeowners in the planning and construction of their new homes. Creativity is encouraged within the bounds of appropriateness, but the ARC has set basic standards to promote harmonious aesthetics with the community of Mirror Lake.

1. **Conservation Areas:** The frontage of all lakefront lots contains a drainage easement, an undisturbed upland buffer & jurisdictional wetland zone. The development rights to all Conservation Areas have been dedicated to the County. What this means to you, as the lakefront Homeowner, is that you will be prohibited from clearing any vegetation within this Conservation Easement except as discussed below.

Each lot Owner with lake frontage is advised of the existence of Conservation Areas along all shorelines to preserve the lakeshore and minimize disturbance from development. Shoreline clearing and alteration for residential use will be limited in accordance with the requirements of the jurisdictional agency, any successor ordinance, and the Covenants of Mirror Lake. Conservation area easements shall not necessarily preclude the construction of a private dock pursuant to applicable County permitting procedures.

- 1A. **Utilities:** Provide a minimum 5' separation from Utilities and trees with invasive root systems.
2. To obtain approval to clear vegetation, you first must submit a removal plan to the jurisdictional agencies. This plan must show all trees and vegetation that you plan to remove along the lake shore, along with their approximate location and size.
3. Other site elements are allowed within the following guidelines:
 - a. **Barbecues:** The Board encourages barbecue units and outdoor grills that are integral to the design of the house.
 - b. **Exterior Shower:** Exterior shower enclosures or equipment cannot be exposed to the street, or adjacent property.

G. IRRIGATION SYSTEM

1. All landscape and grassed open areas on residential lots shall be irrigated with one hundred percent (100%) coverage by an underground irrigation system with an automatic time clock and rain gauge to be noted on the plan, provided that natural areas left undisturbed do not require irrigation coverage.
2. Coverage is required from the back of the curb at the street to the property line or adjacent conservation easements. The underground irrigation system shall be automatic, shall utilize a separate water meter, and shall draw water only from utilities or governmental entities furnishing water to the properties, except for systems owned and operated by the Association or the developer. Wells dedicated for irrigation will be allowed. The irrigation system shall be designed to blend into the landscape when not in operation. All valves, controllers, and backflow preventers shall be hidden from view, screened with landscaping.
3. Irrigation heads should be placed to prevent spraying onto walks, driveways, and the walls of the residence. The system should be designed with an automatic time clock so that watering may be completed during early morning hours. This feature

is especially critical when local governments require restrictions during seasons of inadequate rainfall. All risers shall be painted black.

4. Irrigation should be designed and installed with separate zones for turf and planting areas. Underground drip systems should be utilized in planters and tight, narrow plantings.

H. HARDSCAPE

A separate Hardscape Plan with the landscape submittal should include driveways, walkways, pool/patio decks, fencing and any approved garden structures. Plans shall indicate material and color call-outs and dimensions for all paving sections as well as construction details and sections. Details and cut sheets are needed to delineate these elements as a construction document. A separate Grading and Drainage Plan is recommended as part of the submittal but may be included in the Hardscape Plan. It is required for submittal to include finish floor elevation, hardscape spot elevations as needed, drainage flow arrows, swales and side swales as well as gutter downspouts (if used) that connect to underground yard drains and extend and/or drain into turf areas. Owners shall indicate on the plan the lot drainage type of either Type A, B or C.

Notes:

Landscape lighting may be included on screened back Landscape Plan if this is part of initial or future construction.) The Landscape Plan and the Architectural Site Plan must be fully coordinated.

Owners shall refer to and include on all landscape submittals the checklist for Landscape/Hardscape Plan submittal.

Any extensive remodel of home, landscape or hardscape shall be submitted to the ARB for review and approval.

I. EXTERIOR LIGHTING

Exterior lighting is often the only way to perceive a landscape at night. It can not only serve as a strong design element but can provide direction and safety. Overall principles for lot lighting will embody the following:

1. All lighting plans and visible exterior light fixtures shall be submitted to the Design Review Board for approval prior to installation. All landscape lighting shall be of a soft and diffused character used to illuminate landscape planting and building surfaces. As approved by the ARC.
2. Directional lights shall be shielded and concealed as much as possible to prevent direct visibility of the light source, harsh glare or view of the fixture in daylight.
3. No colored lamps will be allowed; e.g. red, green, blue or amber.
4. Lighting shall generally not be conspicuous. When light from light fixtures is directly visible, the lamping shall be low wattage to prevent sharp contrasts from surrounding areas at night.

5. Light levels shall not vary greatly between separate illuminated areas and areas illuminated and not illuminated. Light pollution from atmospheric spill, excessive lighting sources, or other errors in design judgment or installation shall be subject to correction if deemed intrusive by the Board upon final installation.
6. All exterior wall or ceiling-mounted decorative fixtures shall be of high quality and in conformance with the architectural style of the dwelling.
7. The Owner might desire additional security lighting. All security lighting must be approved by the ARC.
8. Walk lights placed in grass areas or adjacent to walkways in shrub or ground cover areas must use below-grade wiring and junction boxes to minimize the daytime visibility of that hardware.
9. The ARC recommends field testing of all fixtures at night, prior to final installation.

J. HOLIDAY LIGHTING

Holiday lighting and decorations shall be placed upon the exterior portions of the Residences and upon Lots in the manner permitted hereunder.

Winter Holidays: Lighting and decorations may be placed on a Lot commencing on November 15th and shall be removed not later than January 15th of the following year.

Other recognized Federal and Religious Holidays: Lighting and decorations may be placed on a Lot commencing thirty (30) days before the holiday and must be removed within thirty (30) days following the holiday.

All holiday decorations must be tasteful, non-offensive, and consistent with the recognized Federal or Religious Holiday, and are all subject to the following:

- (a) No Decorations may emit any noise.
- (b) Any decorations that require a mounting must first be approved by the Architectural Committee.
- (c) Decorations and lighting may not pose a health and safety hazard to other Owners or the public.
- (d) No lighting shall be directed outside the boundaries of the Lot.
- (e) All holiday lighting must be turned off by midnight.

The purpose of these restrictions for holiday decorations is to promote harmony and avoid discourteous and unsafe conditions.

With regard to those portions of a Lot maintained by the Association (if any), no lighting or any facilities or electrical cords related thereto or any decorations shall be permitted to be placed upon or across any grass area maintained by the Association, and the Association and its agents shall be permitted, but shall not be required, to remove any such items which serve as impediments to the mowing of the grass, and the Owner, by placement of any lighting or decorations, hereby assumes the risk that such lighting and decorations may be inadvertently damaged or destroyed. An Owner shall be permitted to place holiday lighting and decorations on and within the shrubs located in the front yard of the Lot, provided that (I) the Association shall not be required to maintain such shrubs for such period of time as the decorations, lighting and cords are contained within the shrubs, and (II) such placement shall not otherwise interfere with the mowing of the grass on the Lot by the Association (if any)

Except for the foregoing seasonal holiday lights, and any exterior lighting initially installed by Developer or the Association, no spotlights, flood lights or similar high intensity lighting shall be placed or utilized upon any Lot which in any way will allow light to be reflected on any Residence or upon the Common Area or any part thereof.

SECTION FOUR: DESIGN REVIEW AND PLAN SUBMITTAL PROCESS

A. GENERAL

In order to assure every resident of Mirror Lake that the proper standards of development will be encouraged and maintained to everyone's benefit, the Architectural Review Committee (ARC) has been established to review and approve all plans and specifications for proposed residential improvements.

The goal of the ARC is to process each submittal fairly, consistently, in a timely manner, and most importantly, in accordance with the requirements of this Architectural Standards Manual and the Declaration of Covenants, Conditions, Restrictions, and Reservations of Mirror Lake (CC&R).

An additional goal of the Architectural Review Committee is to review and act on all formal submissions within thirty (30) days of receipt; however, the amount of time it takes the ARC to complete the review will vary with the complexity of the design and submission completion. Submissions that are not complete cannot be considered for ARC review and will be tabled until the missing information is made available.

In order to assist the Design Team, the Owner, Architect, or Builder may request a client review to discuss with the Board the design review comments resulting from Committee review of the client's submission. The ARC intends to most strongly discourage any variances from technical compliance with the Architectural Guidelines Manual. The definitions presented in this manual and especially those that are specific and, therefore, subject to a "technical" definition, are presented as a basis for the overall excellence of Mirror Lake. Requests for variances on items found not in technical compliance will be time-consuming and will not be granted unless there is some overriding hardship associated with the topography of the site that makes such variance unavoidable. If the design requires a variance of any sort, this must be clearly stated along with the rationale for such variance in a covering letter.

The Design Review and Plan Submittal Process begins with a presentation of this manual with the Declaration of Covenants and Restrictions (CC&R) followed by three (3) submittals – Concept, Preliminary and Final. Concept review shall be for initial design development purposes and is optional to the Owner. A conceptual submittal is, however, recommended by the Architectural Review Committee in order to avoid unnecessary time and expense associated with the preparation of Preliminary plans prior to acceptable exploration and consideration of initial concepts and designs.

All plan submittals must include one (1) set of full-size drawings and one (1) PDF for Architectural Review Committee review. After submittal review, one (1) set of comments will be returned to the Owner, Architect, and Builder.

B. CONCEPT SUBMISSION:

- 1. Fully completed Checklist and Application**
- 2. Topographic Survey (certified) 1' intervals showing primary trees.**
- 3. Site plan indicating building placement with the North arrow.**

4. Floor plans for each level.
5. All exterior elevations identifying proposed primary materials.
6. Photographs showing structures built on all sides and across the street of the parcel proposed for development.
7. Illustrative materials, renderings, models, or drawings needed to adequately present the concept.

C. PRELIMINARY SUBMITTAL

1. Completed Checklist: Itemized responses to all prior ARC comments from previous review. The owner must ensure that both prior ARB comments and responses are provided in writing.
2. Topographic Survey (certified) 1' intervals showing primary trees.
3. Preliminary Site Plan showing building placement; North arrow, proposed grading and drainage contours; patios/fences (schematic); fountains (schematic); berm and swale easements (lakefront only); all easements; walks and drives; site coverage and building square footage; pools (schematic); existing trees; future additions; and required and actual building setbacks.
4. Preliminary Floor Plans showing door and window locations (front door must be minimum of eight (8) feet); finish floor elevations; overhangs (must be a minimum of 18" from face of wall); yard or accessory structures.
5. Preliminary building elevations identified as front (street), rear and left and right sides, showing proposed exterior materials (samples and colors not required until final submittal).
6. Preliminary Roof Plans showing slope, crickets, flat areas and any other pertinent details.
7. One set of photographs showing structures (if any) built on all sides of the parcel in question, including those across the street.
8. Preliminary plans must note any variances requested to the front yard, side yard, or rear yard setback requirements, as well as any exceptions to height requirements.
9. Preliminary area coverage calculations, location of all berms and swales.
10. Photographs showing structures built on all sides and across the street of the lot proposed for development.

D. FINAL SUBMITTAL:

The Final Submittal is meant to provide the Owner and the ARC with drawings that illustrate and communicate a fully developed design concept that is well integrated with the site and surroundings. The drawings shall be hard line, to scale.

1. Certified Topographic Survey Showing:
 - Grades at one foot (1') intervals
 - Primary trees
2. Final Site Plan Showing:
 - Proposed new grades
 - All easements

- Pool, patio and other applicable setback lines
 - Final drainage plan
 - Slab elevations
 - All service yards, mechanical equipment, trash areas, pool fences
 - All utility service locations
 - Walls, gates, patios, walks, drives, decks, pools or fountains with material designated, as well as dimensions.
 - Pervious versus impervious calculations
 - Berm and swale easements (lakefront only)
 - Existing trees
 - Required and actual building setbacks
 - 1.8" scale, or 1/16" or 1/20"
3. **Final Floor Plans Showing:**
- Rooms designated by name and dimensions
 - Appliances noted gas or electric
 - Door and window locations
 - Square footage including living, mechanical and storage
 - Square footage of covered patio
 - Square footage of garage
 - ¼" scale
4. **Exterior Elevations Showing:**
- All exterior elevations
 - Exterior materials and finishes (including light fixtures, etc.)
 - Chimney and chimney cap height (dimensions need to be indicated and all materials specified)
 - Special architectural elements (i.e., skylights, solar panels, ornaments, etc.)
 - Gutters and downspouts
 - Color rendering
 - Utility service locations
1. **Roof Plan Showing:**
- Roof plan with overhang line (must be a minimum of 18 inches from the face of the wall, unless previously approved on a Concept/Preliminary submission with design calling for a special overhang line).
6. **Landscape Plan Showing**
- Final site plan indicating fencing, retaining walls, and site lighting plan
 - Hardscape plan
 - Proposed trees, shrubs, lawn, berming and ground cover area
 - Plantings identified by name (botanical and common), size, and quantity.
 - Budget (re: Section 3.A.1)
 - Unit cost breakdown.
 - Irrigation Plan.
7. **Material Finish Specifications:**
- Windows (sample must be submitted). The sample approved by the DRB must be installed in the residence.
 - Material Board accompanied by samples of all proposed finishes showing exterior materials, textures, and colors of the building, trim, window, fascia, hardscape, and roof tile. **FINAL COLOR APPLICATION IS SUBJECT TO FIELD INSPECTION BY ARB MEMBERS.**

The Final Submittal documents, as approved, represent the lot Owner's commitment to construction intent. If the Owner, or his Design Team, wishes to change approved plans, proposed revisions must be submitted to the ARC for further review and approval. No revisions can be implemented prior to the approval.

E. PROFESSIONAL CONSULTANTS' REQUIREMENTS AND REPONSIBILITIES:

1. The Owner must use a licensed professional consultant (Architect, Landscape Architect, and Land Surveyor).
2. It is the Owner's responsibility to make sure that the licensed professional obtains approval of the ARC on schedule submissions and revisions to the proposed structure.
3. The Owner's contract with his Architect must include the requirement that the Architect inspect the home at least two times (2) during construction and also upon completion as follows:

Visit #1: 20% complete – plumbing rough-in, floor slab formed

Visit #2: 40% complete – frame complete, roof dried-in

Visit #3: 100% - Final Certification

4. The Owner's contract with his Landscape Architect shall include a requirement that the Landscape Architect must inspect the landscaping immediately upon completion and verify in writing to the ARC that the landscaping was completed as designed and as approved by the ARC. A Certificate of Occupancy application shall not be applied for until this inspection has taken place.
5. The Owner is responsible for making his contractors construct his residence in conformance with approved plans and revisions.
6. The Owner is to provide to the ARC Administrator the names, addresses, and Florida license numbers of Architect, Landscape Architect, and Builder once they are selected so that copies of the Architectural Guidelines Manual can be forwarded to the Design Team members.
7. It shall be the Owner's obligation to comply with all covenants and restrictions set upon the parcel under review. Unless specifically identified as an exception to the Covenants and Restrictions, no item contained within an approved plan that conflicts with those Covenants and Restrictions shall be deemed approved.

F. DRAWINGS SUBMITTALS

The first submission shall be accompanied by a \$250 non-refundable application fee. If a concerted effort in pursuit of Final approval of any submission is interrupted by the Owner for more than six (6) months, or if the design solution is substantially modified as determined by the ARC, it shall be viewed as a new application requiring a new non-refundable application. Each submission shall include an information block containing:

1. North arrow and scales
2. Street names.
3. Submission date.
4. Date of each revision, change or plan reissue.
5. Name of the lot owner and lot number.

6. Name, address, telephone number and Florida license number of the design professional.

G. SUMMARY OF DESIGN REVIEW PROCESS

1. INITIAL SUBMITTAL (CONCEPT AND/OR PRELIMINARY).
2. PROFESSIONAL STAFF TECHNICAL COMPLIANCE REVIEW.
3. ARCHITECTURAL COMMITTEE REVIEW, RECOMMENDATION AND APPROVAL.
4. FIINAL SUBMITTAL.
5. ARCHITECTURAL REVIEW COMMITTEE FINAL REVIEW AND APPROVAL. IF CONDITIONS FOR APPROVAL REMAIN, REVISIONS MUST BE SUBMITTED PRIOR TO CERTIFICATION.
6. MIRROR LAKE APPROVAL CERTIFICATION.
7. SUBMIT MIRROR LAKE CERTIFIED CONSTRUCTION DOCUMENTS TO CITY OF CLERMONT FOR BUILDING PERMIT.
8. BJILDING PERMIT ISSUED BY CITY OF CLERMONT.
9. CONSTSRUCTION BEGINS.
10. ARCHITECTS COMPLETE INSPECTIONS DURING CONSTRUCTION.
11. CONSTRUCTION COMPLETE.
12. ARCHITECTS INSPECT SITE AND CERTIFY TO ARC THAT HOME AND LANDSCAPING WERE COMPLETED AS DESIGNED AND APPROVED BY ARC.
13. PROFESSIONAL STAFF REVIEWS PROPERTY FOR FINAL COMPLIANCE APPROVAL.
14. CITY OF CLERMONT CERTIFICATE OF OCCUPANCY ISSUED. COPY PROVIDED TO ARC.

SECTION FIVE: ARCHITECTURAL REVIEW COMMITTEE

A. Architectural Review Board Membership

The ARC shall consist of at least three (3) members but no more than five (5) members as provided in the Declaration. Each of the members of the ARC shall hold office until such time as he or she resigns or is removed, or a successor is appointed as set forth herein or in the Declaration.

B. Appointment of Architectural Review Committee

Until turnover or as provided below, the right from time to time to appoint and replace all members of the ARC is reserved to and vested solely in Declarant.

After turnover, or if Declarant, in its sole discretion, executes a written instrument in recordable form, waiving such rights of appointment and replacement, the Board of Directors of the Association shall thereupon and thereafter have the right to appoint and remove all members of the ARC provided, however, that the Board of Directors of the Association shall be required at all times to appoint at least one (1) member of the ARC designated by Declarant, as long as Declarant owns any of the properties.

C. Resignation of Members

Any member of the ARC may at any time resign from the ARC upon written notice delivered to Declarant or to the Board of Directors of the Association, which then has the right to appoint and remove members.

D. Duties

As set forth more specifically in the Declaration, it shall be the duty of the ARC to consider and act upon such proposals or plans from time to time (submitted to it pursuant to the Architectural Guidelines Manual), to perform such other duties from time to time delegated to it by the Declarant or the Association and to amend the Architectural Guidelines Manual when and in the manner deemed appropriate or necessary by the ARC.

E. Meetings

The ARC shall meet from time to time as necessary to properly perform its duties hereunder. The vote or written consent of a majority of the members of the ARC shall constitute an act by the ARC unless the unanimous decision for its members is otherwise required by the Declaration or the Architectural Guidelines Manual. The ARC shall keep and maintain a record of all actions from time to time taken by the ARC at such meetings or otherwise.

F. Compensation

Professional consultants retained by the ARC shall be paid such compensation as determined by the association.

G. Amendment of Architectural Committee Manual

The Board of Directors of the Association may, from time to time and in its sole discretion, adopt, amend and repeal by unanimous vote the Architectural Committee Manual or any rules and regulations to be incorporated into the Architectural Committee Manual if such rules and regulations interpret, supplement or implement the provisions of the Architectural Committee Manual. All such rules and regulations or amendments, as they may from time to time be adopted, amended, or repealed, shall be appended to and made a part of the Architectural Committee Manual and shall thereupon have the same force and effect as if the same were set forth in and a part of the Declaration. Each Owner is responsible for obtaining a copy of the most recently revised Architectural Standards Manual from the ARC prior to submitting a request for a pre-design meeting.

H. Exculpation for Approval or Disapproval of Plans

The Declarant, and all members of the ARC and any and all officers, directors, employees, agents, and Members of the Association, shall not, either jointly or severally, be liable or accountable in damages or otherwise to any Owner or other person whatsoever by reason or on account of any decision, approval or disapproval of the plans, specifications or other materials required to be submitted for review and approval pursuant to the provisions of the Architectural Guidelines Manual and the Declaration, or for any mistake in judgment, negligence, misfeasance or nonfeasance related to or in connection with any such decision, approval or disapproval. Each person who shall submit plans, specification or other materials to the ARC for consent or approval, by the submission thereof, and each Owner by acquiring title to any parcel or lot or any interest therein, shall be deemed to have agreed that he or she shall not be entitled to and shall not bring any action, proceeding or suit against the Declarant, the ARC the Association nor any member (as defined in the Declaration), officer director, employee, or agent of any of them for the purpose of recovering any such damages or other relief on account of any such decision, approval or disapproval. Additionally, plans specifications and other materials submitted to and approved by the ARC shall be reviewed and approved only as to their compliance with the provisions of the Architectural Standards Manual and the Declaration and their acceptability of design, style, materials, appearance, and location in light of the standards for review and approval specified the Declaration and the Architectural Standards Manual and shall not be reviewed or approved for their compliance with any applicable governmental regulations, including, without limitation, any applicable building or zoning laws, ordinances, rules, and regulations. By the approval of any such plans, specifications, or materials, neither the Declarant, the ARC, the Association, nor any member, officer, director, employee or agent of any of them shall have, assume or incur any liability or responsibility whatsoever for any violation of governmental regulations or any defect in the design or construction of any building, structure or other improvement, constructed, erected, placed or installed pursuant to or in accordance with any such plans, specifications or other materials approved pursuant to the Architectural Guidelines Manual and the Declaration.

I. Enforcement

The Board of Directors of the Association on behalf of the Association, and the Declarant, until turnover, shall have the authority and standing to enforce in courts of competent jurisdiction the decisions of the ARC established in the Declaration or the Architectural Guidelines Manual.

Client's Printed Name: _____

Client's Signature: _____

Date: _____

Sales/ Closing Agent: _____

SECTION SIX: CONSTRUCTION AND BUILDER REGULATIONS

In order to ensure that the natural landscaping of each parcel and lot is not unnecessarily damaged or destroyed during construction, the following regulations shall apply during the construction period. These regulations shall be made a part of all construction contracts/documents for each residential lot or other improvements on the parcel or an lot, and all builders, Owners, and other persons shall be bound by these regulations. Any violation by a builder shall be deemed a violation by the Owner of the parcel or lot.

A. Pre-Construction Conference

Prior to commencing construction, the builder must meet with a representative of the ARC to review construction procedures and coordinate his activities at Mirror Lake. In addition, any time an exterior remodel or addition is pursued that would require a general contractor's license; the project shall first be reviewed by the ARC.

B. Occupational Safety and Health Act Compliance (OSHA)

All applicable OSHA regulations and guidelines must be strictly observed at all times.

C. Construction Trailers, Portable Field Offices, Etc.

Any Owner or builder who desires to bring a construction trailer or field office onto the properties shall first apply for and obtain written approval from the ARC. The ARC will work closely with the Owner or builder to determine the best way to bring and best possible location for such construction trailer, field office and the like onto the parcel or lot. All temporary structures shall be placed only in a location approved by the ARB and shall be removed upon completion of construction. Any permits necessary shall be obtained by the Owner prior to such temporary structures being brought onto the properties.

D. Debris and Trash Removal

All Owners shall be responsible for requiring their builder(s) and Spec Builders to be directly responsible for collecting all trash and debris on the construction site at the end of each workday. A four-foot-tall (4'-tall), green silt fence, approved by the ARC is required to be erected along three (3) sides of the construction site prior to construction commencement. Trash and debris shall be removed from each construction site at least once a week to a dumping site located off the project site. Lightweight material packaging and other items shall be covered or weighted down to prevent wind from blowing the same off of the construction site.

Owners and builders are prohibited from dumping, burying or burning trash anywhere on the parcel or lot, at Mirror Lake or on the properties, except in areas, if any, expressly

designated by the ARC. During the construction period each construction site shall be kept neat and shall be properly policed to prevent in from becoming a public eyesore or affecting other parcels, lots and any common area or the community facilities. Any clean-up costs incurred by the ARC or the Association in enforcing these requirements will be payable to the Owner or Builder upon demand. Dirt, mud, or debris resulting from activity on each construction site shall be promptly removed from public or private roads, common areas, the club facilities, and driveways or other portions of Mirror Lake.

E. Sanitary Facilities

Each Owner and builder shall be responsible for providing adequate sanitary facilities for construction workers. Portable toilets or similar temporary toilet facilities shall only be located either on the construction site itself or in an area approved by the ARC. All sanitary facilities shall be located so as to have minimum visual impact.

F. Vehicles and Parking Areas

Construction crews shall not park on, or otherwise use, other parcels, lots or any common areas, club facilities, ponds or the like. Private and construction vehicles and machinery shall be parked only in areas designated by the ARC so as not to damage the natural landscape. All vehicles shall be parked so as not to inhibit traffic.

G. Conservation of Landscaping Materials

No trees having a trunk diameter of three (3) inches or greater as measured one foot (1') above ground level shall be removed without the express permission of the ARC and the Declarant (if before turnover). Owners and builders shall specify in their plan submission what steps they will take to protect such trees, including without limitation, treatment and, if necessary, removal of any trees or vegetation infected by insect or fungal attack, so as to prevent such infection from spreading to other trees or vegetation on or outside the parcel.

Owners and builders are advised that the parcels, lots and common areas contain valuable native trees and other natural landscaping elements that should be absolutely protected during construction. Other protected areas including wetlands, regulated by conservation easements which require compliance and which, among other things, regulate the use of such protected areas.

Trees and other landscaping elements that must not be removed from a parcel or lot shall be marked and protected by the Owner or builders by flagging, fencing, or barriers. The ARC shall have the right to flag major trees that are to be fenced off for protection. Any trees or branches removed during construction must be promptly cleared and removed immediately from the construction site.

H. Excavation Materials

Excess excavation materials must be removed by the Owner from Mirror Lake, or-with the written approval of the Declarant (if before turnover)-by the ARC. Such excess excavation materials, not including debris from the building operations or cleared vegetation, may be hauled to a location designated by the Declarant (if before turnover) or the ARC.

I. Blasting

If any blasting is to occur, the ARC must be informed far enough in advance to allow it to make such investigation as it deems appropriate to confirm that all appropriate measures, including protective actions, have been taken prior to the blasting. No blasting or impact digging causing seismic vibrations may be undertaken without the approval of the ARC. All applicable governmental regulations should be reviewed and met prior to and during any blasting activity.

J. Restoration or Repair of Other Damaged Property

Any activities that are likely to give rise to damage and scarring to other property, including but not limited to common areas, the ponds, other parcels, lots, roads, driveways, and/or other improvements, will not be permitted. If any such damage occurs, it must be repaired and/or restored promptly at the expense of the person causing the damage or the Owner of the parcel or lot from whom the person causing such injury is working. Upon completion of construction, each Owner and builder shall clean the construction site and repair all property that was damaged, including but not limited to restoring grades planting shrubs and trees as approved or required by the ARB and repairing streets, driveways, pathways, drains, culverts, ditches, signs, lighting, and fencing.

K. Miscellaneous and General Practices

All Owners shall be responsible for the conduct and behavior of their agents, representatives, builders, contractors, subcontractors, and their employees within the properties of Mirror Lake. The following are prohibited in Mirror Lake.

1. Changing oil in, or repairing, any vehicle or equipment on the site itself, or other than at the location on the parcel or lot designated for that purpose by the ARC.
2. Allowing concrete suppliers and contractors to clean their equipment at locations other than those designated for that purpose by the ARC.
3. Removing any plant material, topsoil, or similar items from any property of others within Mirror Lake, including construction sites.
4. Hunting, shooting, or carrying any type of firearms/bows on the properties.
5. Using disposal methods other than those approved by the ARC.
6. Careless disposition of cigarettes and other flammable material. At least one 10-pound, ABC-rated dry chemical fire extinguisher shall be kept in a conspicuous place on the construction site at all times.
7. Careless treatment or removal of any tree or plant materials not previously approved by the ARC.
8. Use of or traveling over the common areas and public areas other than paved roads.
9. Bringing pets, particularly dogs, onto the properties by contractors, subcontractors or their employees. No pets will be allowed to roam at will

throughout Mirror Lake. In the event of any violation hereof, the ARC, the Association or Declarant shall have the right to contact the County authorities to impound the pet(s), to refuse to permit such builder or subcontractor to continue work on the properties or to take such other actions as may be permitted by law, the Architectural Guidelines Manual, or the Declaration.

10. Possession and/or consumption of alcoholic beverages on the properties by any person engaged in construction activities while performing such construction activities. No construction personnel shall enter the properties in an intoxicated state.
11. Horns, whistles, or similar devices, except for warning beepers on heavy equipment. All equipment shall employ proper mufflers.
12. Loud, offensive or discourteous language. The playing of loud radios or similar devices on site is not permitted.
13. Unnatural standing water. To minimize the breeding of mosquitoes, no standing water, including water in cans, jars, and any other items of a similar nature, shall be left on any parcel or lot at the end of the workday. During construction, the parcel or lot must be contoured to prevent standing water.

L. Construction Area Plan

Prior to the commencement of any construction activity on a parcel or lot, the Owner and builder shall provide a detailed plan as to how the natural landscape will be protected, and the areas to which all construction activity will be confined, including size and location for construction material storage, limits of excavation, drive areas, parking, chemical toilet location, temporary structures (if any), dumpsters, storage of debris, fire extinguisher, utility trenching and construction signage. This plan should identify the methods for protection, such as fencing, flagging, roping, barricading, or other means, to be installed before the commencement of construction.

M. Construction Access

The only approved construction access during the time a residence or other improvements are being built will be over the approved driveway for the parcel or lot unless the ARC approves an alternative access point. No access for anyone outside the designated site is permitted under any circumstances.

N. Dust and Noise

The builder and contractor shall be responsible for controlling dust and noise emanating from the construction site.

O. Signage

Temporary construction signs shall be limited to one (1) sign per site, not to exceed five (5) square feet of total surface area identifying the owner and contractor, and one (1) sign twelve inches high (12") x eighteen inches (18") long identifying the architect. The sign shall be freestanding, and the design and location of such a sign shall first be approved by the Association.

The HOA will provide design specifications for "For Sale" signs to be used in the community, along with recommended vendors.

P. Daily Operation

Daily working hours for each construction site shall be 7:00 a.m. to 6:00 p.m., Monday through Friday, 8:00 a.m. to 6:00 p.m., Saturday, excluding legal holidays. Working at any other time shall require the written permission of the ARC.

Q. Disposal of Waste

Disposal of any toxic chemicals on any site, any parcel, or any lot, or the property itself is prohibited.

R. Pumping and Dewatering

Any water discharged from either pumping or dewatering must be done in a manner to avoid inconvenience or damage to adjoining property. Water must not be pumped directly into ponds or lakes. The exact position of discharge must be considered and included in the plans submitted to the ARC.

S. Easements

The Owner/ architect/ builder must ensure he or she is aware of all easements, including irrigation and all utility lines, which may pass under some parcels and lots as outlined in the Declaration.

T. Temporary Signs and Fencing

Each parcel and lot where construction is taking place shall be marked with signs indicating that it is a construction site and access by unauthorized personnel is prohibited. All hazardous areas shall be fenced off to prevent unauthorized access, particularly by children. Buildings under construction, excavations, and construction machinery shall be secured during non-working hours.

U. Construction Schedule

In considering overall approval of the final plan, the ARB shall, among other things, consider the Owner's and the builder's agreement to the construction schedule set forth above.

V. Construction Damage Deposit

Before commencement of any construction, the builder will submit a construction damage deposit to the Community Association as described in the Approved Builder Agreement, or alternatively, provide a construction damage deposit satisfactory to the Association, and additionally, provide the appropriate insurance certification to the Association's satisfaction.

