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Title Guaranty & Trust Co
617 Walnut Street
Chattanooga, TN 37402



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20 Page RESTRICTIONS

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State of Tennessee Hamilton County Register of Deeds **MARC GRAVITT**

THIRD AMENDMENT TO THE DECLARATION OF COVENANTS & RESTRICTIONS FOR FLIPPER BEND

WHEREAS, the Declaration of Covenants & Restrictions for Flipper Bend is recorded in Book 11932, Page 778 in the Register's Office of Hamilton County, Tennessee (the "Declaration"); and,

WHEREAS, the First Amendment to the Declaration of Covenants & Restrictions for Flipper Bend is recorded in Book 12924, Page 467 in the Register's Office of Hamilton County, Tennessee; and,

WHEREAS, the Second Amendment to the Declaration of Covenants & Restrictions for Flipper Bend is recorded in Book 13010, Page 792 in the Register's Office of Hamilton County, Tennessee; and,

WHEREAS, the Declaration provides in section 10.02 that Developer Flipper Bend, LLC may amend the Declaration in its sole discretion, from time to time; and

THEREFORE, the Declaration is amended as follows:

EXHIBIT "B"

Architectural Review Process and Design Guidelines

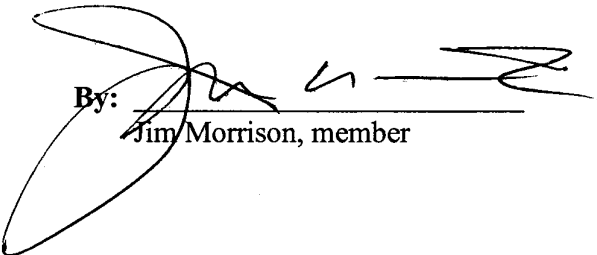
is hereby deleted in its entirety and replaced with EXHIBIT "B" Architectural Review Process and Design Guidelines attached hereto.

The Declaration in Book 11932, Page 778 as amended in said Register's Office shall remain in full force and effect except as amended herein.,

WITNESS my hand this 14th day of June 2023.

liability company

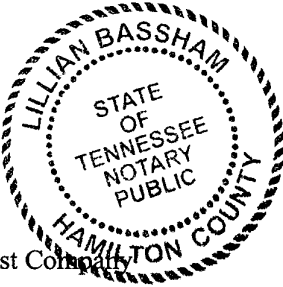
FLIPPER BEND, LLC, a Tennessee limited


By: 
Jim Morrison, member

STATE OF TENNESSEE
COUNTY OF HAMILTON

Before me, personally appeared Jim Morrison, with whom I am personally acquainted, and who upon oath, acknowledged themselves to be a member of FLIPPER BEND, LLC, the within named bargainor, a Tennessee Limited Liability Company, and to be authorized to execute the instrument on behalf FLIPPER BEND, LLC, and that he as such Member executed the foregoing instrument for the purposes contained therein, by signing the name of the Company, by himself, as Member

Witness my hand and Notarial Seal, effective the 15th of June, 2023.




Notary Public –
My Commission Expires: 01/28/2026

Prepared by:
Hon & Kopet
Title Guaranty and Trust Company
617 Walnut St
Chattanooga, TN 37402



FLIPPER BEND

SIGNAL MOUNTAIN TENNESSEE

EXHIBIT "B"

Architectural Review Process and Design Guidelines

Flipper Bend is a planned community that enjoys a beautiful mountain top setting offering a variety of home choices and outdoor amenities, perfect for social gatherings and recreation for an active lifestyle for all ages. While enjoying the conveniences of Chattanooga, Flipper Bend Community provides a sense of tranquil escape and connection with nature.

Flipper Bend has over 390 acres on Signal Mountain, that are being carefully crafted into a gated community featuring both brow and forest lots, as well as lots that adjoin TDEC wilderness; along a private mountain road. Flipper Bend features a future brow-front pavilion with beautiful panoramic views. A large swimming pool, hiking trails with access to 7,000 acres of wilderness and a community garden will all be featured in the community lot during Phase 3.

Developers of Flipper Bend have established through the "Declaration of Covenants & Restrictions for Flipper Bend" an architectural review process that is intended to assist residents and builders in constructing homes with high-quality character and sense of place that is intended by the Board and Architectural Review Committee (ARC); and, consistent with the relaxed, but upscale, desirable Signal Mountain setting.

To assist in its duties the Board and Architectural Review Committee have retained the services of a Review Architect. Under the Architectural Review Process the Committee requires that all Plans for new construction be submitted to the Review Architect. The Review Architect on behalf of the Committee may approve or reject proposed plans at his discretion.

In reviewing specific plans the Review Architect will consider, (1) the location, size and shape of the lot, (2) compatibility with the immediate neighborhood and the Flipper Bend community, (3) compliance with the "Declaration of Covenants & Restrictions for Flipper Bend", and (4) compliance with the Design Guidelines. Review and approval of the plans and specifications by the Architectural Review Committee and Review Architect is for the mutual benefit of all Owners and is not intended to be, and shall not be construed as an approval or certification that the plans and specifications are technically sound or correct from an engineering or architectural viewpoint. Each Owner shall be individually responsible for the technical aspect of the plans and specifications.

Application Submittal Requirements

All application submissions for the construction or installation of any improvement, including but not limited to architectural or landscape, must be made in duplicate. The application, provided by the Architecture Review Committee must include the following items:

- Property owner's name
- Mailing address
- Business and residence telephone numbers (including area code) and email address
- Property number(s) of proposed construction
- Address of site(s)
- Name, address and telephone number of architect, designer or owner's representative (e.g., landscape architect or designer, engineer or contractor)
- Name, address and telephone number of contractor
- List of number(s) of drawings enclosed
- Refer to the Review Form found on the final page

The Architectural Review Process

Summary of design review process (further outlined in the next section “Detailed Guideline”)

Flipper Bend is proud to be partnering with Design Architect, James H. Klippel Residential Designs, LLC. We are also partnering with local Design Architect Don Sells.

1. Builder must submit plans for spec homes to Travis Close for input as to his comfort level that he could sell the home in a reasonable time period. Custom homes would obviously skip this step. Klippel and Don Sells Home Plans are automatically approved by Developer.
2. Builder shall submit home plan including elevations, materials to be used (siding, brick, stone, etc.), and site plan/clearing plan and topography per “Detailed Guideline” section listed below. This review will be completed within 30 days. Plans will either be approved as is, approved with suggested corrections, or not approved and deemed as not appropriate design. Remit **\$1,500.00 non-refundable**, payable to Flipper Bend, LLC for this review submittal. No clearing may begin without prior written permission from Developer.

Note: Your grading contractor must know your clearing limits. All Hemlocks must be protected. No other type of tree or shrub 8 inches or greater in caliper or underbrush shall be removed prior to obtaining approval of the Developer. Any Hemlock or tree 8 inches in caliper or greater or unauthorized clearing will incur a fine of \$2,000 per tree payable to Flipper Bend HOA. All trees on brow lots within 30 feet of edge of the escarpment, must be discussed and approved with Developer prior to removal.

Protecting trees along the brow adds a great amount of dimension and perspective, which upholds the natural integrity of the lot and the view shed of adjacent lots. Many trees along the brow; such as some small Virginia Pines, are worth preserving and some are estimated to be over 100 years old. They are considered to be hardy and add character to the landscape. Builder must submit landscaping plan to Developer prior to installation of landscaping and must be approved prior to occupancy. Once landscaping plan is approved, no revisions are allowed, and all else is compliant.

Detailed Guideline:

The Architectural Review Process:

Design Submittal- the purpose of this submittal is to illustrate design intent in the design process and should consist of the following:

- a. Site plan/sketch at a minimum scale of 1" = 50' showing:
 1. Existing contours, lot lines, setbacks and street frontage.
 2. Building footprint and any proposed accessory structures or major hardscape items such as driveways, walks, retaining walls, ponds, pools, etc.
- b. Floor plans/sketches for all levels either at a minimum scale of 1/8" = 1'-0" and/or approximate individual room sizes and overall building dimensions noted.
- c. Indicate approximate area (gross square feet) of each floor level.
- d. Exterior elevations, representative of front and rear with finish materials indicated as noted on the application.
- e. Applicant shall submit:
 1. Electronic submission of plans in pdf or jpeg format is acceptable.
 2. One (1) copy of the completed Review Checklist.
 3. Checklist and required documents shall be submitted to:

Flipper Bend, LLC
1807 Taft Hwy, Ste 82
Signal Mtn, TN 37377
arc@flipperbend.com

Design Review- will be completed within thirty (30) calendar days of submission. Typical review processing will be 10-15 business days. Plans will either be approved as is, approved with suggested corrections, or not approved and deemed as not appropriate design. Applicant must remit a non-refundable Plan Review Fee of One Thousand Five Hundred Dollars and No Cents (\$1,500.00) with submittal.

- a. Architectural Documents including:
 1. Floor plans for all levels at a minimum scale of 3/16" = 1'-0".
 2. Exterior elevations of all four sides with finish materials indicated and noted.
 3. Typical Wall sections at 1/4" = 1'-0" (optional).
 4. Exterior details including:
 - a. Doors and windows
 - b. Eaves, porches, rakes, overhangs, etc.
 - c. Columns, pilasters, chimneys, louvers, shutters, etc.
 5. Preliminary color and material samples.
- b. Site Plan at a minimum of 1" = 20' and including:
 1. Clearing plan-depicting trees to be removed for driveway, house, etc.
 2. Building footprint with overall building and setback dimensions.
 3. Location of air conditioning and condensing units.
 4. Driveway location

5. Accessory structures and all site improvements such as driveways, walks, retaining walls, ponds, etc.
 6. Existing and proposed grades
 7. Site drainage
- c. If approval is granted, building may begin.
1. Design review is a very subjective process, therefore Flipper Bend ARC reserves the right to decline any home presented.
 2. Landscaping plans must be submitted before installation of landscaping and prior to occupancy.

Design Guidelines Review and Approval Process

Floor Plan: Min. Scale 1/8" = 1'-0"

1. Indicate all walls, columns, openings and any conditions or feature that will affect the exterior design of the building.
2. Scale accurately all items and parts of plans and details, including balconies, decks, atriums, accessory buildings, square footage of total living area of residence, garages, service yards, pools, recreation areas and patio covers.
3. Include notes on all exterior items that cannot be clearly noted on the elevations.

Other Documents:

1. Other documents may be required or deemed necessary by the Architecture Review Committee to clarify issues.
2. Samples of proposed materials and colors may be requested at this submittal.

Final Inspection

Any proposed changes or deviation from the approved plans occurring during construction must be submitted to the Architecture Review Committee and its representative for approval, prior to the commencement of such changes.

After completion of all improvements to the Property, landscaping, and issuance of Certificates of Occupancy, the Owner/Builder shall submit a letter to ARC and a copy to the Homeowners Association Board of Directors indicating that all improvements and landscaping on the Property are complete and are in conformance with the approved plans and specifications by the ARC. Upon receipt of the letter, the ARC must schedule an inspection of the property. After inspection, the ARC must notify the Owner/Builder of either final approval or noncompliance with the approved plans and specifications. If it is found in compliance, the ARC will issue in writing a Notice of Compliance and Clearance to Close. The Owner/Builder may not close on the Property until the Notice of Compliance and Clearance to Close is issued to Owner/Builder by ARC.

If the Property is found not in compliance, the ARC will issue a Notice to Comply and Owner/Builder must rectify the discrepancies found and schedule an additional final ARC inspection. The ARC will not be responsible for communicating the discrepancies to any persons other than Owner/Builder. The Owner/Builder has 30 days to comply with any outstanding violations. Fines and penalties may be applied if the date is exceeded. If Owner/Builder closes without the signed Clearance to Close by ARC, the ARC reserves the right to issue fines to the Owner/Builder for the violation of closing without clearance as well as for violation of any procedures or guidelines set forth in Exhibit B. All fines imposed will be responsive to the nature of the violation and level and scope of non-compliance. The ARC or Developer or Board will

not be liable to any party for any action regarding approving or disapproving a Property or performing any of the inspections pursuant to the guidelines. An oversight by ARC of non-compliance during final inspection does not relieve Owner/Builder from compliance.

The Owner/Builder shall also have the right at this time to request permission to release any insurance policies or letters of credit that have been held against the Property.

Architectural Style Overview

The rich character and personality of Flipper Bend is established through the consistent application of the architectural styles portrayed throughout the guidelines and in concert with the Flipper Bend design theme.

Examples of appropriate architectural styles are:

- Camp Style
- Mountain Homes
- Bungalow
- Shingle
- Craftsman
- Low Country
- Colonial
- Modern Farmhouse
- Rustic Contemporary
- French Country
- Tudor

Pure and contemporized versions of the appropriate styles are accepted.

The primary goal of the Design Guidelines is to create homes with proper balance, form, massing and scale. The following basic criteria establishes the essential characteristics that will promote and support these goals:

- Balanced massing either symmetrical or asymmetrical
- Strong roof forms either gabled, hipped and shed are preferred, various combinations of the three are encouraged
- Entry statement strong yet proportional with the overall structure
- Long horizontal masses broken and counterbalanced by strong verticals
- Front, side and rear covered porches
- De-emphasis of the garage from the street frontage
- Reduction of two-story impact at front and rear orientations
- Detailing indicative of the historical style
- Windows and doors positioned proportionately within the facade elevation where they are applied
- Harmonious siting of the home within its homesite, surrounding landscape features and other homes
- Colors of soft earth tones, accented with rich accent colors on doors, windows, shutters; etc. as appropriate
- Brow homes designed by Architects will be granted freedom to explore designs outside those described in the design guidelines.

The following pages of this section will serve as benchmark for the design of the homes within Flipper Bend. These guidelines will ultimately enable the ARC to facilitate the design review process.

Architectural Design Manual

Materials & Color

Building Materials

Building materials are an important element in maintaining the overall community character of Flipper Bend. The imaginative use of materials can be combined to create unique designs and distinctive individual identity to each home. The following material and color items are appropriate within Flipper Bend. Additional materials may be permitted but are subject to review and approval by the ARC as described in the Submittal and Approval Process.

Color

- Color acts as a theme-conveying element reflective of the Flipper Bend style. Low-intensity colors with natural hues, off-white and earthy in nature, blend naturally with the wooded setting and should be used as predominant colors throughout the community. White colors must be antique white or warmer, except with all white houses. Individual design expressions through the use of rich accent colors are encouraged on specific elements such as; entry doors windows and shutters. The ARC must evaluate the use of bright, vibrant colors on a case-by-case basis.
- Wide ranges of trim and accent colors are permitted on houses to add variety and character to the community. They are to be consistent with the historic context of the architectural theme.

Siting, Massing, Scale & Proportion

The dominance of nature over the built environment is one of the most important traits of the rural/suburban character. The home should be oriented and designed in response to the individual characteristics of the site and its context. Integration with the topography, trees and vegetation, as well as other natural features of the land are of utmost importance.

The features and elements of Flipper Bend contribute to the human scale throughout the community. Bulky homes and homes that "overwhelm" the natural setting are not suitable. Specifically, simple two-story box massing with little or no relief.

No building may not exceed two stories in height not including a "walk-out" basement as defined above.

Site

1. Site planning

Care should be taken to preserve to the greatest degree possible the natural contour, drainage courses and vegetation on your lot. Structures should be located and configured to be visually harmonious with the terrain and vegetation of the surrounding property and improvements thereon; and insure that plans for landscaping provide visually pleasing

settings for structures on the same lot and on adjoining or nearby lots. No trees may be cut in the first 25' of right of way for forest lots and the first 50' of right of way for brow lots without permission from Flipper Bend ARC.

Tree removal must have ARC approval to do any clearing outside "Building Area" for trees larger than eight inches in caliper.

All Hemlocks must be protected. The removal of any Hemlock tree, regardless of size, is to be approved by the Developer or ARC prior to removal. No other type of tree or shrub eight (8) inches or greater in caliper or underbrush shall be removed prior to obtaining approval of the Developer or the Architectural Review Committee. Also, understory limb pruning requires approval. Any Owner who without having obtained approval from the Developer or Architectural Review Committee, cuts down or who allows to be cut down any Hemlock or tree 8 inches in caliper or greater or clears unauthorized underbrush may be liable to the Association for liquidated damages in an amount of Two Thousand and No/100 Dollars (\$2,000.00) for each tree so cut. The majority of the trees or underbrush may not be removed from any Lot except in the area of the Lot upon which the house and driveway are to be constructed. Removal of trees will be deemed to be a nuisance to the adjoining neighbors and will mar the beauty of the Development. Developer controls the tree cut on Community Lots and the land below the upper bluff. However, Owners may submit to Developer or Architectural Review Committee a request to cut trees on Community Lots/upper brow and such requests must receive formal written approval before Owners remove any trees. The cost of removing trees on community lots/ brow lots is the responsibility of the owner(s) who desires the trees removed. Brow Lots have additional rules set by the Developer regarding tree removal and some trees must remain to avoid the appearance of clear cut. Developer reserves the right to keep or remove trees on brow lots to enhance views or preserve trees. If a Lot owner desires to remove or limb a tree or reduce vegetation on an adjacent lot to open up views on their lot, the Lot owner shall obtain formal written approval from the Developer. The Developer has catalogued certain trees as non-removable by any Lot owner. Red plaques stating "Protected Tree" are placed on trees that may not be removed. Lot owner may discuss swapping protected trees for another with Developer. Note that no clearing may begin without prior written permission of the Developer until final plan submittal has been approved.

2. Building Setbacks

- a. Building setbacks are measured from the property line to the exterior face of the wall or any structure such as a porch column. Roof overhangs may extend into the setback a maximum of 2'-0".
- b. Service yards and driveways may extend into side yard setbacks a maximum of 6'-0" for Brow Lots and 8'-0" for Brow View and Forest lots:
- c. Setbacks:

	Brow Lots	Forest Lots
Front	80 ft. Min.	40 ft.
Side	15 ft. Min.	15 ft. Min.
Rear	50 ft. from edge of escarpment	40 ft. Min.
- d. Alternate setbacks may be approved by the ARC in specific cases where strict adherence to these minimums may be burdensome.
- e. Service Yards- Each Home shall provide an area or areas on the rear or side yard of the Lot to accommodate air conditioner compressors, garbage cans, the electrical service entrance, similar storage receptacles or other ancillary

residential functions that by nature may present an unsightly appearance. Service areas shall be convenient to the utility services and screened from view by an enclosure that is an integral part of the site development plan, using materials, colors or landscaping that are harmonious with the home it serves. Propane tanks must be buried and are not allowed to sit above ground.

3. Fences and Exterior Walls or Piers

No fences or exterior walls shall exceed four (4) feet in height nor will be allowed on any Lot without the prior written consent of the Community Developer or the Architectural Review Committee. Wire or chain link fences are prohibited, unless otherwise approved by the Developer. No fences shall be constructed of any bright, shiny metal. All wood fences must be painted or stained. All proposed fences must be submitted to the Community Developer or the Architectural Review Committee showing materials, design, height and location. No fences shall be allowed in front or side yards, unless otherwise approved by the Developer.

4. Adjoining Properties During Construction

Side and rear property lines shall be staked and marked by a registered land surveyor, and maintained for the duration of the construction project. All materials must be kept and stored within the confines of each individual lot. All vehicles, both deliveries and workman's must operate within the confines of the lot or the public street and shall not cross any of the adjacent properties. The swale in front of each property is owned by the Property Owners Association and is not considered part of the owner's property. One culvert shall be installed at the driveway entrance of each property and this alone shall be the only entrance to the property during construction.

This requirement does not preclude an owner from proposing semi-circular or U-shaped driveways with two curb cuts, although this driveway arrangement is discouraged due to the inherent increase in impervious surfaces. All culverts must be constructed of reinforced concrete. No vehicles will be permitted to use the swales for either ingress or egress to said lot. Both the lot owner and the contractor shall be considered the responsible parties and will be billed for any damages that may occur through violations of this section. This will include, but is not limited to, replacement of damaged trees, removal of construction materials and restoration of all disturbed or damaged areas. Silt fence must be installed along the property line where silt and sedimentation may occur off site.

5. Soil and Sedimentation Erosion Control

Silt fences must be installed as a part of the construction process along any lot line, where silt and sedimentation may occur off site. In addition, silt fences must be installed along any drainage ditch or swale which may experience silt or sedimentation from the construction process. In addition, a silt fence must be placed at the mouth of the driveway culvert which connects the lot to the street. Stone, crushed rock, or some other ARC approved materials must be placed on the driveway connection to the street in order to prevent traffic from spreading silt onto the street.

6. Size

No single-family detached Home shall be erected or permitted to remain on the Property unless it has the number of square feet of enclosed living area measured from the exterior walls, exclusive of open porches or screened porches, carports, garages or basements, set forth in this Section. For the purposes of this Section, stated square footage shall mean the minimum floor area required, and floor area shall mean the

finished and heated living area contained within the residence, exclusive of open porches, garages, and steps. The minimum number of square feet required is as follows:

- a. Homes shall contain a minimum of twenty-six hundred (2,600) square feet, with a minimum of seventeen hundred (1,700) square feet on the first floor.
- b. Basements shall not be included in the finished and heated living area. A basement is defined as having, at a minimum, 100% of one wall and at least 50% of two side walls below the finished grade of the primary floor.

7. Foundation

1. No exposed block or poured concrete.
2. Must be masonry and should be finished with brick, natural or manufactured stone, 2-coat cement stucco over concrete with a cement finish coat or other ARC approved masonry finish.

8. Roofs/Ceiling Heights

a. Main House

1. Minimum of 10-foot ceilings on main floor and 9 foot ceilings on top floor, excluding sloped ceilings.
2. Minimum pitch: 8/12 or steeper preferred
3. Porch and Accent Roofs minimum pitch: 3/12
4. Variances to the roof pitch minimums may be considered for special designs on a case by case basis in the sole discretion of the ARC.

b. Dormers: Required on one story and one and one half story homes.

1. Roof Pitch Minimum: 8/12
2. Shed Roof Exception: 3/12
3. Variances to dormers may be considered for special designs on a case by case basis in the sole discretion of the ARC.

c. Shingles: Shingles are to be of asphalt/fiberglass, 30-year, architectural grade (240 lb) minimum. The roof may also be metal, wood shake or tile as approved by the ARC in its discretion on a case by case basis.

d. Flashing: All roof sheet metal work such as roof caps, flashings, vents and chimney caps must be painted to match the roof or must be copper.

e. Vents and stacks: All roof stacks and plumbing vents must be placed on rear slopes of roofs and painted to match roof.

f. Solar panels. Pole or ground Mounted solar panels are not permitted, with the exception of backyard of Brow Homes. Roof mounted solar panels are permissible provided the following:

1. Solar roof panels must be integrated with the roof design and low-profile, mounted no more than 3" off the roof.
2. Panels may not be visible from the street at the front of the house with the exception of south-facing, side roofs.

9. Porches and Entrances

1. Front, side and wrap-around porches are encouraged, but not required.

2. All front porches must be at least eight feet deep. While it is recommended that other porches should be eight feet deep, they will be reviewed on a case by case basis.
 3. All stoops must be at least four feet deep.
 4. Porches and other entry-related elements, such as stoops, must be appropriate to the architecture style of the house.
 5. Porch columns must be an appropriate style and proportion for the architectural style of the house and be wood, brick, natural or manufactured stone.
 6. Porch piers must be masonry, and should be finished with brick, natural or manufactured stone, stucco over concrete or CMU. Finish should match foundation finish. Covered porches for front or side elevations should not be supported by wood posts.
 7. Front and side porch decking may be constructed of cedar, TREX, IPE or equivalent. Treated pine is not acceptable.
 8. Steps at the entry, porch floors, and patio paving are encouraged to be brick or stone. Treated wood is not acceptable. IPE or equivalent is allowed for steps with approval from ARC and if appropriate, for Architecture of home.
 9. Porch railing style must be appropriate for porch and house architectural style.
 10. Porch railings may be constructed of wood or decorative iron.
 11. Wood railings should span between wood columns or piers. Iron railings should span between brick or stone columns or piers.
 12. Low walls may be brick, stone or stucco, and should be a minimum of 12" thick, and must have an appropriate masonry cap.
 13. Front porches must not be screened-in or enclosed.
10. **Doors**
1. All doors must have an appearance appropriate to the architectural style of the house
 2. Front doors must be wood or fiberglass. Aluminum clad wood or fiberglass doors acceptable elsewhere.
 3. A photo or detail of all front doors must be submitted to the Flipper Bend ARC for approval.
 4. All street facing garage doors must have a carriage-style appearance.
11. **Windows**
1. Windows must be wood, PVC-clad, aluminum clad, or YKK brand vinyl windows or equivalent per approval of the ARC. Other synthetic material may be approved, but will be reviewed on a case by case basis.
 2. Windows must be specified, including grid configuration, before approval.
 3. Window grids need to be simulated or true divided light, and not grills between-the-glass.
 4. Window grid pattern must be appropriate to the style of architecture.
 5. All windows on the front façade and the side-street façade on corner lots must have matching grids. (casements may be approved if architectural merit exists, but will be reviewed on a case by case basis). If rear of home is visible from a public street, grids must be consistent on all four sides. Brow lots may have no grids on rear elevation.
 6. Mullions between grouped windows must be at least 4" wide.
 7. All mullions at ganged windows must be 1 ¾" wide or greater, not including the window frame or sash. Casing at windows and doors must be 3 ½" reveal or

greater at siding. Windows in brick or stone must include brickmold with a minimum 2" reveal.

8. All windows must have a sill on outside.

12. Bay Windows

1. All bays that extend more than twelve inches from the face of the house must have brackets below or must have a foundation.
2. Bays must consist of only structure, trim, panels and windows. (Brick or Stone bays may be permissible and will be reviewed on a case by case basis)
3. Bay window use and design must be appropriate to the style of architecture. Angled bays are discouraged.

13. Shutters

1. All shutters must appear operable and must have all the appropriate hardware.
2. Shutters must be appropriately sized for the accompanying window.
3. Shutters must be an appropriate type for the style of architecture.

14. Dormers

1. Any dormer should only be large enough to accommodate the window(s) and the dormer framing, including window trim.
2. Dormers may be gabled, hipped or shed, depending on the style of architecture
3. All raw framing of unfinished spaces must not be visible from outside the house. Dormers must be accessible from an interior space, either finished or attic space.

15. Columns

1. Columns may be brick, stone, permacast, cedar or painted KD pressure treated wood.
2. Columns must be an appropriate material and design for the style of architecture.
3. The neck of the column should align with the porch rack.
4. Column width should be no less than one-tenth the height of the column unless warranted by the style of architecture.
5. All masonry columns or pedestals should be no less than sixteen-inches square.

16. Garages

1. Each Home shall have at least one two-car garage, minimum dimension of 22' x 22', constructed at the same time as the Home.
2. Detached garages are encouraged, provided however that otherwise detached garages connected to the Home by a covered breezeway of the same materials as the Home shall be considered "connected" for purposes of this Section.
3. No carports will be permitted.
4. All garages must have two single car garage doors a minimum of 8 feet in width. Quality must be good, standard builder grade will not be accepted.
5. No garage door of a home may face the street upon which the Home fronts, unless approved in writing by the ARC. If the garage door of a home is to face the street the garage door must be setback from the front façade of the house a minimum of 10 feet.
6. The inside walls of garages must be finished drywall and painted.
7. Garage doors may not be allowed to stand open.

17. Driveways

1. Each Home must be served by a driveway constructed of concrete, pavers or pea gravel with a brick paver divider strip. Driveways constructed of pea gravel must have a hard edge of brick, stone, pavers or steel designed to retain pea gravel in the driveway. Note that asphalt with a 20' long apron of concrete at street is allowed for

brow home driveways. Care should be taken to minimize impervious surface of the driveway.

18. Exterior Wall Surfaces

A combination of materials and/or finishes is encouraged. To ensure the general character of Flipper Bend, earth tones, natural finishes and off-white colors are the most appropriate.

Appropriate Materials include:

- Exposed wood timbers, columns, braces and other decorative treatments appropriate with the historical influence. These exposed wood components may be hewn, hand-hewn or left in their natural state
- Natural or faux sandstone in cut and rubble (natural) finishes and various patterns
- Brick in earth tones are appropriate; white, gray and red with white and pure gray are unacceptable. Painted brick is acceptable with color approval by ARC
- Stucco finishes and treatments; smooth sand, light hand troweled and light dash coat (staging marks between coats of stucco, due to scaffolding and construction techniques must be avoided and should be cause for rejection in the field) in light to dark earth tones
- Lapped, tongue and groove and ship lapped wood siding (Hardie-board)
- Wood or Hardie fascia, rakes, frieze and trim
- Precast concrete, stone or carved stone lintels and border stones
- Wood or Hardie shake wall materials
- Pressure treated wood such as columns, deck surfaces and railings, etc. must be painted or stained at completion of construction.

Inappropriate Materials include:

- Exposed concrete
- Synthetic stucco
- Reflective finishes such as mirrored glass
- Laced (Spanish) and adobe stucco finishes

19. Chimneys

1. Chimneys veneer must be masonry: brick, stone or 2-coat cement stucco with a cement finish coat.
2. The chimney material should match the material on the house foundation and must be scaled appropriately to the size and style of the home.
3. No chimney boxes are allowed; if the house has a fireplace, the house must either have a chimney or no exterior protrusion at the site of the fireplace.
4. Chimneys servicing a prefab fireplace must have a metal shroud and painted dark bronze.
5. Exposed metal flues are not permitted.

20. Decks

1. Decks decking may be constructed of cedar, TREX, IPE or equivalent.
2. Decks on rear elevation, not visible from street may have treated decking.
3. Decks intended for seating should be a minimum of 8'-0" deep.
4. Decks are not appropriate at the street front or the side street on a corner lot.
5. Decks shall not be constructed with more than 8' or more of exposed wood posts, rather support columns shall be constructed of masonry, stone or brick. All posts 6x6 minimum.

6. Railings may be metal with painted finish, wrought iron or wood. Face nailed wood pickets are not permissible.

21. Gutters and Downspouts

1. Gutters and downspouts may be copper, galvanized metal or aluminum.
2. Aluminum and galvanized metal gutters must be painted and color must be submitted with other color samples.
3. Aluminum and galvanized metal downspouts must be painted and color must be submitted with color samples.
4. Round downspouts are to be used with half-round gutters.
5. Half-round gutters are preferred when the eaves have exposed rafters.
6. Downspouts are to be located at house corners least visible from the street or are to be incorporated into the façade design. Effort should be made to avoid locating downspouts on porch columns

22. Eaves, Fascias, Soffits and Cornices

1. The overhang depth and eave profile design must be appropriate to the style of architecture.
2. The eave return profile or profile at the base of a gable pediment should match the rake profile, save for an additional moulding at the top of the rake.
3. Exterior eave material should be fiber cement or wood composite such as Miratec. PVC crown moulding may be used to add dimension to the eaves where appropriate to architectural style. Aluminum or vinyl trim or soffit is unacceptable.
4. Soffit, fascia and cornice details should be appropriate to the style but under no circumstances will a simple, boxed cornice return be acceptable.

23. Exterior Lighting

1. Landscape lighting is encouraged in moderation, but should be incorporated into the landscape design. Landscape light fixtures must be concealed by planting and concealed in daytime.
2. Path lighting must be no taller than 3 feet mounting height and use no more than 20 watt lighting.
3. Light fixture at driveway entrance is permitted. Base for lighting must be of the same material as the foundation of the house. The base must not contain a USPS mailbox. Gas lighting is preferred, otherwise, light must be soft/warm in color and of 40 watts or less. No bright white/blue tented colored bulbs allowed.
4. No eave flood lighting is allowed on front elevation.

24. Mailbox

1. USPS community mailboxes are supplied throughout the subdivision. Installation of individual USPS mailboxes is not permitted.

25. Landscape Design

1. The landscape design begins with the existing contour and vegetation as possible; and is composed of a number of elements that, with quality design and execution contribute to a unified marriage of the natural environment and man-made elements introduced to the site.
2. Tree Removal- All Hemlocks must be protected. The removal of any Hemlock tree, regardless of size, is to be approved by the Developer or ARC prior to removal. No other type of tree or shrub eight (8) inches or greater in caliper or underbrush shall be removed prior to obtaining approval of the Developer or the Architectural Review Committee. Also, understory limb pruning requires approval. Any Owner who without having obtained approval from the Developer or Architectural Review

Committee, cuts down or who allows to be cut down any Hemlock or tree 8 inches in caliper or greater or clears unauthorized underbrush may be liable to the Association for liquidated damages in an amount of Two Thousand and No/100 Dollars (\$2,000.00) for each tree so cut. The majority of the trees or underbrush may not be removed from any Lot except in the area of the Lot upon which the house and driveway are to be constructed. Removal of trees will be deemed to be a nuisance to the adjoining neighbors and will mar the beauty of the Development. Developer controls the tree cut on Community Lots and the land below the upper bluff. However, Owners may submit to Developer or Architectural Review Committee a request to cut trees on Community Lots/upper brow and such requests must receive formal written approval before Owners remove any trees. The cost of removing trees on community lots/ brow lots is the responsibility of the owner(s) who desires the trees removed. Brow Lots have additional rules set by the Developer regarding tree removal and some trees must remain to avoid the appearance of clear cut. Developer reserves the right to keep or remove trees on brow lots to enhance views or preserve trees. If a Lot owner desires to remove or limb a tree or reduce vegetation on an adjacent lot to open up views on their lot, the Lot owner shall obtain formal written approval from the Developer. The Developer has catalogued certain trees as non-removable by any Lot owner. **For every tree cut on the lower brow, the Lot owner must replace the tree with either (3) 2-gallon native shrubs or (1) 3-gallon native tree within 120 days of tree removal. If the Lot owner does not comply, Flipper Bend, LLC will plant the shrub(s) or tree(s) and bill the Lot owner. The Lot owner must guarantee the plantings for 1 year and are advised to choose the most drought tolerant species, since this area does not have irrigation.**

Choose from the following native plant list:

Native Shrubs:

1. Serviceberry (*Amelanchier laevis*)
2. Indigo bush (*Amorpha fruticosa*)
3. Black chokeberry (*Aronia melanocarpa*)
4. American beautyberry (*Callicarpa americana*)
5. Wild hydrangea (*Hydrangea arborescens*)
6. Mountain laurel (*Kalmia latifolia*)
7. Flame azalea (*Rhododendron calendulaceum*)
8. Wild azalea (*Rhododendron canescens*)
9. Rhododendron (*Rhododendron catawbiense*)
10. Coralberry, buckbrush (*Symphoricarpos orbiculatus*)
11. Mapleleaf viburnum (*Viburnum acerifolium*)

Native Small Trees:

1. Serviceberry (*Amelanchier arborea*)
2. Redbud (*Cercis canadensis*)
3. Hawthorn (*Crataegus mollis*)
4. Carolina buckthorn (*Rhamnus caroliniana*)
5. Northern blackhaw (*Viburnum prunifolium*)
6. American holly (*Ilex opaca*)

Native Trees:

1. Red maple (*Acer rubrum*)
 2. Red cedar (*Juniperus virginiana*)
 3. White pine (*Pinus strobus*)
 4. White oak (*Quercus alba*)
 5. Southern red oak (*Quercus falcata*)
 6. Tulip poplar (*Liriodendron tulipifera*)
-
3. Care of specimen Trees- batter boards shall be erected and maintained around each tree near construction area during construction. Excavations and installation of underground utilities will be performed in a manner as to avoid damaging root systems. If, in the judgement of the ARC, a specimen tree is damaged or destroyed due to carelessness or avoidable activities on the part of the owner or contractor, the ARC may require the replacement of the tree with a new specimen tree (or other tree or shrub as the ARC may determine).
 4. The planting plan shall break up the foundation of the building, buffer driveways and parking areas adjacent to property lines, and provide cover for areas disturbed during construction.
 5. Plants for screening should be appropriate and of sufficient size and spacing to ensure an adequate buffer within a year or two.
 6. The majority of landscape planting materials should be indigenous and drought resistant as to lessen the need to excessively rely on irrigation.
 7. Front yards where grass exists, must be sodded.

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INFORMATION REQUIRED



FLIPPER BEND

SIGNAL MOUNTAIN TENNESSEE

ARCHITECTURAL REVIEW FORM

Lot# _____ Lot Address _____

BUILDER INFORMATION

Builder Name _____

Builder Address _____

Builder Phone # _____ Builder Email _____

House Plan Designer Name _____

House Plan Designer Phone # _____ Email _____

HOUSE INFORMATION

House plans including elevations

Plans indicate materials to be used (siding, brick, stone, etc)

Site Plan/ Clearing Plan and Topography

(Clearing may NOT begin until approved)

\$1,500.00 Review Fee to "Flipper Bend LLC"

Mailed to: 1807 Taft Highway, Suite 82, Signal Mountain, TN 37377

No plans will be submitted to ARC without all of the above.

Builder Signature _____ Date Submitted _____

ARC Approved ARC Signature _____ Date _____

MATERIALS USED

Exterior Siding

Brand _____

Color _____

Exterior Siding Trim

Brand _____

Color _____

Exterior Paint

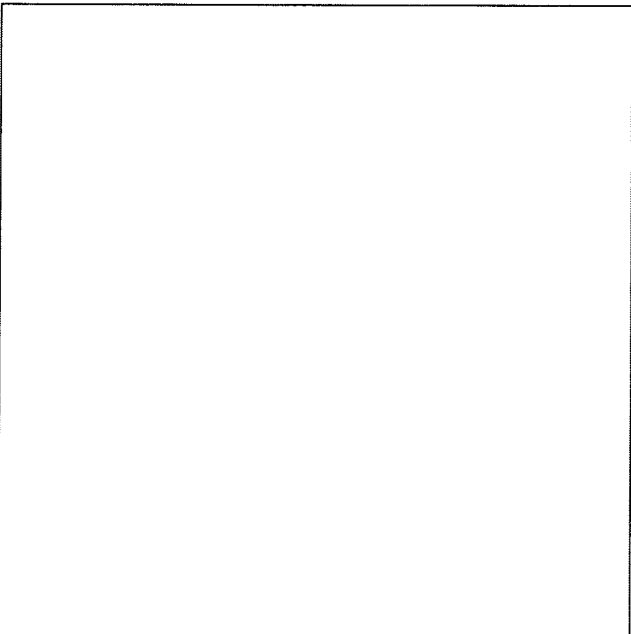
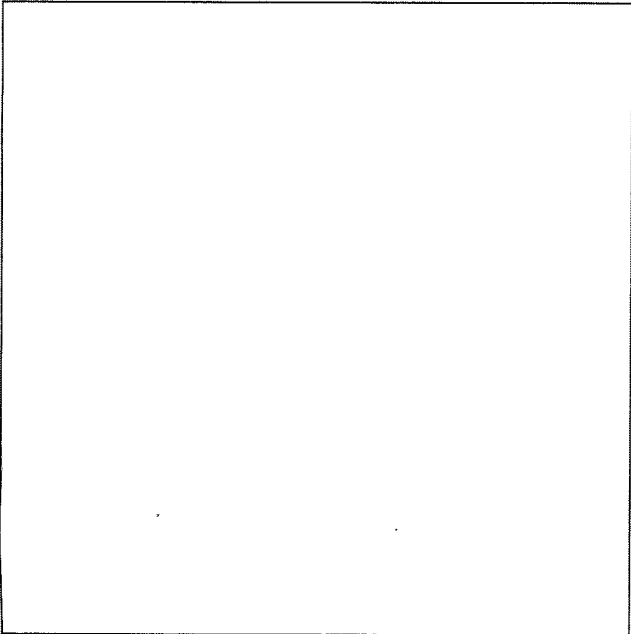
Brand _____

Color/code _____

Exterior Trim Paint

Brand _____

Color/code _____



Brick

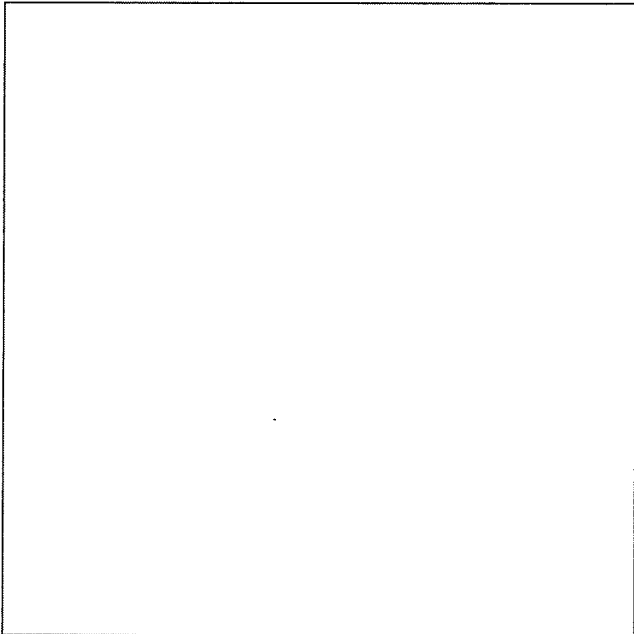
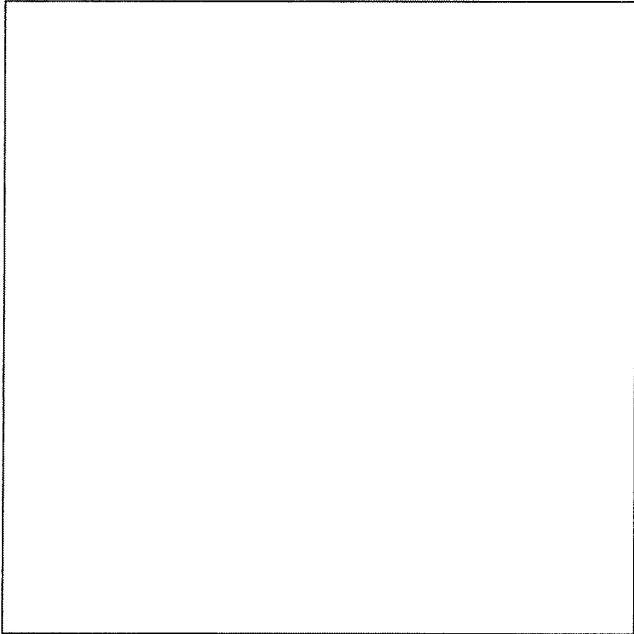
Mortar

Brand _____

Brand _____

Color _____

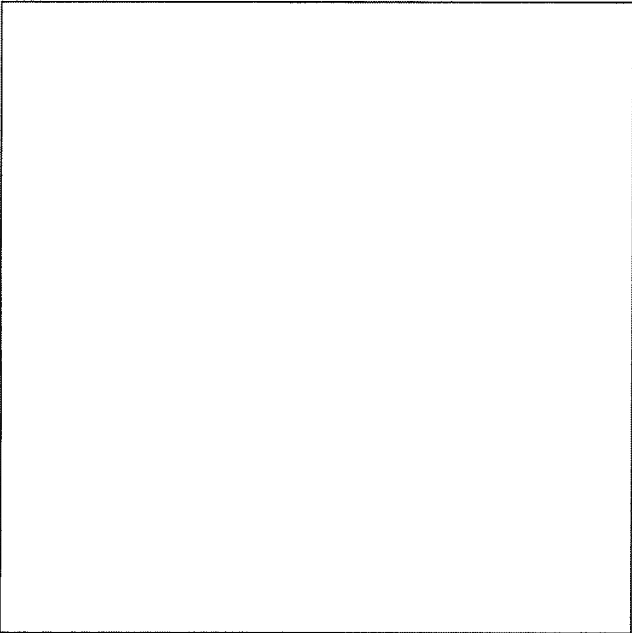
Color _____



Stone

Brand _____

Color _____



Builder Signature

Date Submitted