"Paradise on the Bluff"

SUTHERLAND BLUFF PLANTATION ASSOCIATION, INC.
Architectural Guidelines

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INTRODUCTION

This set of Architectural Guidelines defines standards and procedures for new construction on all lot modifications to any existing structures on lots within Sutherland Bluff Plantation, tree removal, and is based on the Declarations of Covenants for all phases of development within SBP.

PURPOSE AND AUTHORITY

Article 4, #40 From the Governing Documents:

It is the Sutherland Bluff Plantation Association's purpose to prohibit any improvement or change in the Development which would be unsafe or hazardous to any personal property or individual; to minimize destruction or diminution of the view afforded to all lots, and to preserve as much as is practicable of the visual continuity of the Development; to assure that the improvements and construction of dwellings and structures within the Development will be of good and attractive design, and in harmony with the natural setting of the area and to serve to preserve and enhance the beauty thereof, and to assure the materials and workmanship for all improvements are of high quality and comparable to other improvements permitted on Development

- The Sutherland Bluff Plantation Association, acting through its Architectural Committee (AC Committee), has exclusive jurisdiction over architectural matters within Sutherland Bluff Plantation (SBP).
- The standards and procedures for Architectural governance established in the Covenants of SBP are intended as a mechanism for maintaining and enhancing the overall aesthetics of SBP.
- Review and approval of any application of these standards and procedures may be based on aesthetic considerations only.
- Every property owner has the duty to report Architectural Guideline (and other Covenant) violations to members of the AC Committee or the Board of Directors.
- The AC Committee may recommend to the Board of Directors additional and separate Architectural Guidelines consistent with the terms of the Covenants.
- The Architectural Guidelines are intended to provide guidance to owners and contractors/builders regarding matters of particular concern to the AC Committee and to the Sutherland Bluff Plantation Association in considering applications.
- The Architectural Guidelines are not the exclusive basis for the AC Committee's decisions and compliance with the Architectural Guidelines does not guarantee approval of any application.
- Any amendments to the Architectural Guidelines shall be prospective only and shall not apply to require modifications to or removal of structures previously approved once the approved construction or modification has commenced.
- There shall be no limitation on the scope of amendments to the Architectural Guidelines, and such amendments may remove requirements previously imposed or otherwise make the Architectural Guidelines less restrictive.

- The AC Committee may authorize variances from any of its guidelines and procedures when circumstances such as topography, natural obstructions, hardship or aesthetic or environmental considerations require, but only in accordance with duly adopted rules and regulations regarding grievances. No variance shall be effective unless issued in writing by the AC Committee.
- The Board of Directors of the Sutherland Bluff Plantation Association and the AC Committee shall enforce compliance with all declarations, conditions, limitations, restrictions. covenants and guidelines.
- The Board of Directors shall adopt penalties for non-compliance or violation of the declarations, condition, limitations, restrictions, covenants, and guidelines.
- Penalties shall be imposed for non-compliance including, but not limited to, a system of fines to be adopted or modified by the Board of Directors from time to time, retention of any building fees submitted with building plans to the AC Committee, requirements that trees removed be replanted with a like tree and that non-complying alterations to the natural landscape be restored.
- The Board of Directors is authorized to use all remedies, in law or in equity to enforce the declarations, conditions, limitations, restrictions, covenants contained herein, and any additional guidelines or Rules and Regulations adopted by the Board of Directors, the Sutherland Bluff Plantation Association or the AC Committee.

ARCHITECTURAL COMMITTEE (AC Committee)

- The AC Committee is composed of seven members of the Sutherland Bluff Plantation Association who are appointed, and may be removed, by the Board of Directors of the Sutherland Bluff Plantation Association at its discretion and based on guidelines developed by the Board of Directors. The list of committee members can be found on the website.
- At least one member of the AC Committee must also be a member of the Board of Directors.
- Any decision made by the AC Committee may be appealed to the Board of Directors for a final decision. Until such time as a final decision is made by the Board of Directors, the decision of the AC Committee shall remain in effect and binding.
- The AC Committee shall act in accordance with the covenants, rules and guidelines adopted by the Board of Directors of the Sutherland Bluff Plantation Association.
- The Board of Directors of the Sutherland Bluff Plantation Association appoints a chairperson to receive building plans, communicate with Committee members and set agendas for each meeting. The Chairperson maintains a file of all pertinent forms and communications between the AC Committee, Board of Directors, owners, and contractors/builders.
- The AC Committee meets monthly when there is ongoing construction and as needed when there is not. Four members of the AC Committee will constitute a quorum for purposes of action by the Committee and action by four members of the Committee will be required to approve, disapprove, or take any other action on behalf of the Committee.

- In lieu of action by a quorum of the Committee, the Committee may act by written unanimous consent of the Committee.
- It is recommended that members of the AC Committee have architectural design, home building, landscaping or related experience and skill sets. The AC Committee will, as required, engage the assistance of a licensed architect to participate in the review process.

PROCEDURES FOR NEW CONSTRUCTION

PRELIMINARY DESIGN REVIEW
(Use Preliminary Design Review "Form A")

- Prior to the preparation of architectural drawings, the property owner and contractor review the Architectural Guidelines and Covenants.
- The property owner and contractor complete the **Application for Preliminary Design Review** (Form "A"), assemble the required documentation, and submit it for review. When the AC Committee has received the required documents, it may approve through the portal or request a preliminary design review meeting with the owner and/or contractor. The purpose of the Preliminary Design Review is to eliminate potential conflicts with the Architectural Guidelines.
- The property owner and contractor assemble the required documentation:
- A completed Application for Preliminary Design Review (Form "A").
- Two sets of conceptual plans that may be in sketch form to include site plan, floor plan, front elevation, and a copy of the land survey. One copy needs to be digital and should be uploaded to the Keystone Software / owner's portal.
- The sketch or a colored rendition should take into consideration all items detailed in the "Specifications" section of the Architectural Guidelines.
- An exterior color selection sheet showing the proposed colors and materials the following: siding, trim, roof, garage, shutters.
- If the AC Committee does not approve the Preliminary Design, then additional meetings are scheduled.
- If the AC Committee approves the Preliminary Design, the AC Committee will approve limited lot clearing. The approval will allow cleanup, mowing, stump removal, and grubbing. The property owner may not remove trees larger than four (4) inches in diameter, measured five (5) feet from the ground, may not limb-up trees and may not grade or remove earth (except for filling stump evacuations) until approval to proceed is granted.

FINAL DESIGN REVIEW AND CONSTRUCTION
(Use Application and Agreement for Final Design Review and Construction (Form "D")

- The property owner and contractor/builder complete the **Application and Agreement for Final Design Review and Construction** (Form "D"), assemble the required

documentation, request a final design review meeting, and request a tree walkaround appointment that will occur prior to the final design review meeting with the committee.

- Documentation includes all plans for the construction including garages, driveway, parking areas, walkways, porches, patios, fences, pools, landscaping, lot clearing, tree removal, building materials, septic tank, wells, propane tanks, screens to conceal garbage cans, etc. The plans and specifications must show the nature, kind, shape, height, materials, floor plans, final exterior color scheme, location and approximate square footage of the structure, and the grading of the lot.
- All building plans and specifications shall be prepared by a licensed architect, unless otherwise agreed in writing by AC Committee, and shall consist of not less than the foundation plan, section details, floor plans of all floors, elevation drawings of all exterior walls, roof plan, and plot plan showing location and orientation of the building or structure on the lot or area with all setbacks indicated. Such plans and specifications shall also show , location of all trees having a diameter of twelve (12) inches or more, measured five (5) feet from the ground, and shall indicate all areas paved with any material whatsoever and all additional such facilities.
- For all new construction projects on water or marshland, the property owner must engage the Coastal Resources Division to clearly establish the jurisdiction's determination line. Upon completion of the survey, the owner is required to provide an official copy of the Coastal Resources Division's email to both the ACCommittee and the contractor responsible for tree work. Any work in, or seaward of, the state jurisdiction's line needs authorization from the Coastal Resources Division.
  Link For Application:
  https://drive.google.com/file/d/1DrXCW50D6FilPWKbyRU23fPWYv570HuL/view?usp=drive_link
- If any variances to Guidelines are requested, complete the **Application for Variance to Guidelines** (Form "G").
- The AC Committee will have forty-five (45) days to review the submitted materials. **The AC Committee Chair releases the information to the AC Committee once all information needed is received in full.** The chair will notify the property owner of its approval or disapproval of the application. If the AC Committee fails to approve or disapprove an application within forty-five (45) days, approval shall be deemed granted unless a suit to enjoin the proposed construction has been filed prior to commencement of construction.
- Plans and specifications required to be submitted shall not be deemed to have been received if they are incomplete, contain erroneous data, or fail to present accurate and complete information upon which the AC Committee may be expected to base its decision.
- If the AC Committee disapproves the application, the property owner may appeal to the Board of Directors.
- If the AC Committee approves the application, the property owner submits a construction deposit determined by the board. The contractor and/or owner provides proof of payment to the AC Committee Chair. Failure to provide proof of payment prior to

commencement of construction may result in a fine. See fee schedule (#18). The AC Committee will determine which level of deposit the project requires as follows.

- The tree walk around appointment prior to the final design review meeting is to approve the trees marked for removal, and to discuss future silt fencing placement.

New Construction/Home Renovation:

Level 1

The deposit is $6,500.00; the HOA will retain $4,000.00 as a Community and Administrative Impact Fee. Upon satisfactory completion of the project and AC Committee approval after the owner has submitted the **Application for Certificate of Completion** (Form "F") and provided a copy of the McIntosh County Building Department Certificate of Occupancy, $2,500.00 shall be refunded to the applicant.

- New home construction on previously unimproved lots has the greatest impact on our community's roads and gates and lasts for long periods of time, up to twelve (12) months or more.

Level 2

Modification to Existing Structures:

A non-refundable community impact fee of $850. Smaller construction projects still have an impact on our community roads and gates, and usually last no more than two months.

- Any additions or renovations that alter the original footprint of the dwelling.
- Any additions or renovations that do not alter the original footprint but increase living space by at least two hundred (200) square feet.
- Any project that requires a McIntosh County building permit.

Examples of a **Level 2** project would be a new pool, garage expansion, additional bedroom, new dock build, as determined by the AC Committee.

Level 3

A non-refundable community impact fee of $400. Projects that last one (1) to two (2) weeks.

- May require a roll off type dumpster.

Examples of a **Level 3** project include wells, major dock renovation or repair, deck expansions, multiple window replacements, sea wall reinforcement, outdoor kitchen, room addition, as determined by the AC Committee.

Level 4

Do not require a deposit. Brief projects that typically last one (1) to three (3) days and minimally impact our roads. Examples of a Level 4 project include reroofing and roof repair, repairing an existing deck, painting, up to two (2) window replacements, minor dock repair, swimming pool

replaster, minor house repair, screening in an existing porch, fence, fire pit, as determined by the AC Committee.

—For tree removal use the **Landscape Plan and Tree Removal Request** (Form "C").—

- If the AC Committee approves any variances to the Architectural Guidelines, the AC Committee will issue a Variance Permit. That permit must be displayed at the site of the variance.
- The construction deposit fee will be held in escrow until completion of the project. If the project is completed in compliance with covenants, building codes as defined by McIntosh County, and with the plans as approved by the AC Committee, $2,500.00 the fee will be returned to the owner. The Sutherland Bluff Plantation Association will retain $4,000.00 of the fee as a community and administrative impact fee.
- The amount of the community and administrative impact fee is set by the Board of Directors of the Sutherland Bluff Plantation Association and may be modified by the Board of Directors of the Sutherland Bluff Plantation Association from time to time.

CONSTRUCTION

- The contractor/builder will erect a temporary sign to include the following information:
- Contractor/builder name.
- Owner name.
- Construction start date.
- County Building Permit if required.
- All plans requiring approval by a State or-local regulatory body, including but not limited to, building permits, must be received prior to the initiation of site preparation and construction and copies must be submitted to the AC Committee.
- The owner must provide proof of the Construction Deposit to the AC Committee Chair before work begins. If work begins without proof, $500 may be withheld from the deposit.
- Contractor/builder must contact the AC Committee once they finish the footings for new construction. The AC Committee will then arrange a site walkaround to check that the setbacks are accurate and make sure the work aligns with the plans.
- If work continues after finishing the footings, and before the AC Committee walkaround, $500 may be deducted from the Construction Deposit. If setbacks don't comply with the covenants, the contractor must remove any work done and follow the CCR's setback requirements.
- Any reconstruction or demolition of a dwelling or portion of a dwelling that is damaged by fire or weather-related activities or other acts that create damage must be secured by owner and appropriate action as to not permit the appearance of such destruction to have a negative impact to surrounding properties. Partial reconstruction shall be completed within three (3) months, and total reconstruction shall be completed within twelve (12) months.
- In the event of extenuating circumstances, the Architecture Committee at its sole discretion may authorize an extension for a period not to exceed six (6) months.

- The AC Committee will conduct monthly inspections. The AC Committee shall have the right, at its election, to enter upon any lot before or during clearing or construction, erection or installation of improvements or alterations, to inspect the work to determine compliance with approved plans. Compliance is determined in the sole opinion of the AC Committee. The AC Committee, with Board of Directors approval, may order a temporary cessation of work. The Board of Directors may enforce such order by any legal or equitable proceedings. including but not limited to, a proceeding seeking a temporary restraining order or other injunctive relief.
- The approval granted by the AC Committee for construction activities upon a lot shall be granted for a period of twelve (12) months. In the event construction does not commence within one year from the approval date, the owner must resubmit plans.
- Once construction has commenced for improvements approved by the AC Committee, all construction activities approved must be completed within nine (9) months for The Oaks and twelve (12) months for all other phases.

LANDSCAPING

- Sometime during construction and before the Certificate of Occupancy is issued, the owner must submit a Landscape Plan to the AC Committee.
- Any work in, or seaward of, the state jurisdiction's line needs authorization from the Coastal Resources Division.
- All work including demolition, filling, grading, clearing, and construction on the upland is under the Environmental Protection Division of the Department of Natural Resources (DNR) and McIntosh County's review.
- The AC Committee meets to review the Landscape Plan. If all requirements are met and the committee is satisfied, the approval will be sent to the property owner. If revisions or further work are necessary, feedback will be sent to the property owner. Upon receiving revisions from property owner, another meeting will be scheduled for the AC Committee to review the updated Landscape Plan.
- Landscaping work done before AC Committee approval of the Landscape Plan may result in a $500 deduction from the Construction Deposit.

COMPLETION AND OCCUPANCY

- No dwelling may be occupied until fully complete.
- At the conclusion of the building process, the owner and contractor obtain a McIntosh County Certification of Occupancy and provide a copy to the AC Committee.
- If an owner moves into the dwelling before the AC Committee has received and acknowledged the Certificate of Occupancy, $500 may be deducted from the Construction Deposit.
- The owner or contractor must arrange a final exterior walkaround with the AC Committee to complete the Certificate of Completion. Once notified, the AC Committee will set up the walkaround within forty-eight (48) business hours.

- The owner, contractor and AC Committee will inspect the construction and landscaping. If the AC Committee is satisfied that standards are met, it will notify the SBP Board of Directors that it recommends the return of the owner's portion of the building deposit to the property owner.
- The SBP issues the CERTIFICATION OF COMPLETION and returns the owner's portion of the building deposit.

STANDARDS

All construction within SBP must comply with the following:

GARAGES

- Garages must be attached to the dwelling and designed to accommodate not more than four (4) vehicles, including boats and trailers.
- Garages are for the sole use of the occupants of the residence, must be attached or incorporated into the residence.
- All garages must be equipped with doors.
- Carports are not allowed.
- The construction and occupancy of a garage, garage apartment, or guest house prior to construction of the main residence is prohibited.
- All garages shall be constructed in general conformity with the architecture of the land and of materials which shall conform to the materials used in such residence.
- When designing garages, keep in mind that no trailers, mobile homes, recreational vehicles of any nature, including, but not limited to, three (3) and four (4) wheel all-terrain vehicles, golf carts, or habitable motor vehicle or campers, can be stored on any part of property within the except within an enclosed garage.
- No trucks other than pickup trucks can be parked overnight on any lot except in an enclosed garage. A twenty-two (22) foot or shorter pleasure boat on its trailer may be parked or stored on that portion of the lot away from the street line beyond the front building lines.

LOTS

- Multiple adjacent lots may be combined into a single lot by deed and then may be used as a site for a residence. HOA Annual Assessments still apply to each individual lot, despite being combined by deed.
- No lot shall be sold except as a whole or subdivided for the purpose of erecting a complete residence on either portion; provided, however, a lot may be subdivided when the portions so created are added to the adjoining lots. In no event shall any lot or building site contain less than twenty thousand (20,000) square feet.
- No change in the elevation of the land shall be made within the Development without the express written consent of the AC Committee.
- If permanent corner reference monuments have not been erected or are not in place, the owner shall have such permanent comer reference markers erected by a competent

registered surveyor at the owner's expense before construction is commenced on any lot or area.

TYPES OF DWELLINGS

- Multi-family housing of any kind, including, but not limited to duplexes, condominiums or townhouses are not allowed.
- No outbuilding, shed, tent, treehouse, trailer or temporary building of any kind shall be erected, constructed, permitted or maintained prior to commencement of construction of a residence, and no outbuilding, garage, shed, tent, trailer, temporary or other detached building shall be allowed for permanent or temporary purposes, provided, however, sanitary toilet facilities for workers may be provided during the construction period only.
- Three-sided and lean-to buildings are not permitted.
- No residences shall be constructed for or used as rental units.
- All lots and any other land within the Development must be used for residential purposes only.

DOCKS

- Docks will be approved only with the prior approval, issuance of permits or other indication of approval of the Department of Natural Resources (DNR) and/or such other, federal, State, or local government entities that shall have jurisdiction over dock construction, wetland development, or waterway matters. No dock will include living areas or areas that could be used for residential purposes.

FOUNDATIONS

- The Oaks: No exposed foundation piers and no three-sided or lean-to buildings will be permitted.
- All other phases: No unfinished, exposed foundation piers and no three-sided or lean-to buildings will be permitted. Basement areas must be aesthetically enclosed.
- The Covenants for all phases do not set a minimum above grade; however, it is strongly suggested that the dwelling will be a minimum of twenty-four (24) inch above grade to the main floor level as viewed from the street.

BUILDING MATERIALS

- No metal or vinyl clad siding. asphalt, asbestos, roll siding, or exposed unfinished concrete block will be permitted in the construction of residences, garages, or other building appurtenant to or detached from residences. Out-buildings or storage units are not permitted.

ROOFS

- The Oaks: No roof, except porch or garage roofs, shall be constructed with a center pitch of less than three (3) feet to twelve (12) feet horizontal.

- All other phases: No roof, except porch or garage roofs shall be constructed with a center pitch of less than six (6) feet to twelve (12) feet horizontal.
- For all phases, it is strongly suggested that the pitch on the main roof be a minimum of eight-in-twelve (8:12) and on all secondary roofs a minimum of three-in-twelve (3:12).

DWELLING SIZES AND SETBACKS

- Each lot is restricted to the construction of one single family building not to exceed forty-five (45) feet in height.
- For all lots within Phase I and II there shall be a minimum front yard setback of seventy (70) feet, a minimum rear yard setback of seventy (70) feet and a minimum side yard setback of fifteen (15) feet measured from the property line to the outermost surface of the exterior walls, columns or stanchions.
- For all lots within Phases III, IV, V, VI, Sapelo Phase I, and The Oaks there shall be a minimum front yard setback line of fifty (50) feet, a minimum rear yard setback line of fifty (50) feet and a minimum side yard of fifteen (15) feet measured from the property line to the outermost surface of the exterior walls, columns or stanchions.
- For lots which abut the Sapelo Hammock golf course, there will be a thirty-five (35) foot no construction rear yard setback measured from the rear property line. This “no construction” setback constitutes the first thirty-five (35) feet from the rear property line and is included in the entire fifty (50) foot rear yard setback. The “no construction setback shall preclude construction of any kind, including but not limited to, decks, fences, swimming pools, etc.
- Minimum square footage of heated living space for all dwellings, not to include unscreened porches. patios, terraces, and garages are as follows:
- The minimum recommended square footage for all phases is two thousand (2,000); however, the covenants allow for the following minimums:
    - Phase I and II 1500 square feet
    - Phase III 1650 square feet
    - Phase IV and V 2000 square feet
    - Phase VI 1800 square feet
    - Sapelo Phase I 2000 square feet
    - The Oaks 2000 square feet
- No multi-story residence shall be constructed on any lot with a ground floor area of less than twelve-hundred 1200 square feet, which square footage shall be exclusive of screened or unscreened porches, patios or terraces, and garages or carports.
- All residences shall be designed and oriented on their site so as to present an attractive appearance from all sides.

HVAC, FUEL TANKS, UTILITIES, SATELLITE DISHES, ETC.

- No window heating/air conditioning unit or window exhaust fan will be allowed to be attached to the residence.
- All electrical service, telephone lines and television cables shall be placed underground.

- No satellite dishes are allowed in The Oaks except by written permission of the AC Committee. Satellite dishes in all other phases must be under thirty (30) inches. It is recommended that these dishes be placed in the home's backyard, within the stated setbacks.
- The Covenants do not place restrictions on the size and location of propane tanks. However, the Board of Directors and the AC Committee have the right to set standards for aesthetics and preservation of the character and sightlines of the neighborhood. Therefore, it is strongly recommended that all exterior propane tanks must be hidden from view from all sides by a screen designed to coordinate with the exterior of the dwelling. It is recommended that tanks over one hundred (100) pounds be buried. In all cases, these must be within the stated setbacks.
- Propane Tanks
    - All propane tanks, one hundred (100) gallons and larger, are required to be buried underground.
    - All propane tanks smaller than one hundred (100) gallons must be screened (building material/shrubbery) from view.

WELLS AND SEPTIC TANKS

- No individual water supply system shall be permitted without the express written consent of the AC Committee. Shallow or deep wells are allowed for irrigation purposes only. Owners are required to purchase water from Water Utility Management Services.
- A septic tank and drain field shall be placed on each lot by the owner in accordance with the requirements of the McIntosh County Board of Health. When and if a sewage plant and collection system for the service of the premises is provided, it shall be used as the sole means of sewage disposal for such premises. No toilet shall be maintained outside of any building erected upon any lot or area.

TREES, LANDSCAPING AND FENCING

- Clear cutting for a view is not allowed. The subtle beauty through the trees is encouraged.
- All existing tree lines along the edges of the wetlands should be retained.
- Per the CCR's, no living tree having a diameter twelve (12) inches or greater, as measured five (5) feet above the ground, may be cut on any lot or area without the express written consent of the AC Committee except such trees as shall be growing within twelve (12) feet of the structure to be constructed hereon. Owners who violate this provision may be subject to an assessment by the Board of Directors and may be required to plant replacement trees of a size and type to be determined by the Board of Directors.
- No fence, wall, hedge, shrub, bush, tree or other thing, natural or artificial, shall be placed, maintained, or permitted to remain on any lot or area if in the opinion of the AC Committee the location of such objects obstructs the vision of a motorist on any adjacent street or land and this creates a traffic hazard.

- All fences, walls, barbecue pits shall be constructed in general conformity with the general architecture of the land and of materials which shall conform to the materials used in such residence.
- Minimal site disturbance is encouraged.
- A landscaping plan is required for all new construction. All plantings are encouraged to be indigenous to the Southeastern United States and coastal areas. Berry, nut, and fruit trees are encouraged to help provide forage for wildlife.
- Landscaping done before AC Committee approval of the Landscape Plan may result in a $500 deduction from the Construction Deposit.
- Irrigation systems are recommended, particularly in the front yard.

TREES FINE SCHEDULE – SEE ADDENDUM A

- $5,000 *per tree*, other than a live oak, removed without permission.
- $10,000 for any live oak, *per tree*, removed without permission

DRIVEWAYS AND PARKING AREAS

- Each lot or area comprising a building site shall be provided with an off-street parking area for vehicles belonging to the residents plus at least two (2) additional parking spaces.
- Driveways should not be cut into Sutherland Bluff Plantation Association pavement.
- Driveways and walkways can only be constructed of concrete, concrete pavers, asphalt, brick pavers, crushed stone, or shells with edging. A ten (10) foot minimum setback from the side property line is required.
- No driveway constructed of any porous materials shall connect directly to the street. The last ten (10) feet connecting to the street shall be of asphalt, concrete, pavers, or brick.
- When designing parking areas, keep in mind that no trailers, mobile homes, recreational vehicles of any nature, including, but not limited to, three-(3) and four-(4) wheel all-terrain vehicles, golf carts, or habitable motor vehicle or campers, can be stored on any part of property except within an enclosed garage. No trucks other than pickup trucks can be parked overnight on any lot except in an enclosed garage. A twenty-two (22) foot or shorter pleasure boat on its trailer may be parked or stored on that portion of the lot away from the street line beyond the front building lines.

GENERAL

- No trash, rubbish, garbage, debris, or materials shall be deposited on any lot or area or in the right-of-way of any street except building materials during construction on the site.
- No equipment shall be loaded or unloaded within a street or road right-of-way.
- Permitted working hours are Monday-Saturday, 7:00 AM to 7:00 PM. On Sunday, only construction cleanup and interior work is permitted from 10:00 AM to 6:00 PM.
- Damage to property and/or roads are the responsibility of the respective property owner and contractor/builder.

- A concrete culvert pipe (with matching ends and no smaller than twelve (12) inches in diameter) and fill for lot access is to be installed prior to the start of construction to protect road and edges during construction. If a concrete culvert is not installed, measures must be taken by the contractor/builder to protect the road edges from damage caused by construction vehicles.
- Before digging, you must notify the utility company. Call 1-800-282-7411 (Georgia 811) relative to utility locations and water system location.
- A refuse container and port-a-let must be placed on the back of the construction site and shall be serviced regularly during construction.
- During construction, the construction site must be kept reasonably clean and safe. The waste dumpster should be emptied regularly so that construction waste materials can be maintained in the dumpster. A barrier such as yard silk shall be employed to prevent waste, dust, and debris from blowing into adjacent lots.
- Contractor/builder shall affect a satisfactory noise abatement program during construction hours.
- Contractor/builder shall provide temporary dust controls during any construction work that will generate dust. This can be accomplished by spraying water around the construction site during very dry weather.
- Contractor/builder to erect and maintain temporary wood or metal fencing, minimum four (4) foot high, around tree protection zones before starting site clearing. Remove fence when construction is complete. Do not store construction materials, debris, or excavated material within a fenced area.
- Do not permit vehicles, equipment, or foot traffic within a fenced area. Maintain fenced area free of weeds and trash. Do not excavate within tree protection zones. Where excavation for new construction is required within tree protection zones, hand clear and excavate to minimize damage to root systems.
- The property owner shall be responsible for electrical service from the Utility Company transformer to point of entry. Electrical service shall be underground. Electric meters shall not be located on front elevations.
- For water service, contact Water Utility Management Services.
- Completion of improvements on the homesite is to be per the plans and specifications as submitted and approved by the DRC. During construction, if exterior changes are to be made, it is imperative that the DRC be contacted for review and approval before any changes are made.
- At construction completion, the property owner and contractor/builder is responsible for removal of all debris from the site, removal of allowed signs, temporary electrical poles, dumpster, excess earth, or any other temporary facility.

LIABILITY

- The Sutherland Bluff Plantation Association, the Board of Directors, any committee, any member of the Board of Directors, or any member of a committee shall not be held liable for soil conditions, drainage, or other general site work; any defects in plans revised or approved hereunder; any loss or damage arising out of the action, inaction, integrity, financial condition. or quality of work of any contractor or its subcontractors. employees, or agents, whether or not the AC Committee has approved or featured such contractor as a builder; or any injury, damages, or loss arising out of the manner or quality or other circumstances of approved construction on or modifications on any property within the Development.
- Provided that a member or members of the AC Committee have acted in good faith, the AC Committee is not liable to the Sutherland Bluff Plantation Association or to any owner for any damage, loss or prejudice suffered or claimed on account of the approval or disapproval of any plans, drawings and specification, whether or not defective; the construction or performance of any work whether or not pursuant to approved plans, drawings and specifications; the development of any property within SBP; any negligence or breach of contract by a contractor/builder carrying out construction within SBP.

FORMS AND ATTACHMENTS

Form A—Preliminary Design Review -New Construction Only

Form B—Level 2, 3, and 4 Projects

Form C—Landscape Plan and Tree Cutting

Form D—Final Design Review -New Construction

Form E—Architectural Guidelines Checklist

Form F—Certificate of Completion Deposit Refund Application

Form G—Application for Variance to Guidelines

Form H—Variance Permit

Addendum A—Tree Fine Schedule

Addendum B—Proof of Insurance Form

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

APPLICATION FOR PRELIMINARY DESIGN REVIEW "Form A"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Contractor: _____ License #: _____

Contractor Address: _____

Phone number: _____ Email: _____

DESCRIPTION OF WORK TO BE DONE: _____

_____

_____

_____

PLEASE FURNISH THE FOLLOWING WITH THIS SIGNED APPLICATION:

- Two (2) copies of the conceptual ideas/drawings including Site Plan (with topography and trees); Floor plans; Front Elevation; Lot Survey showing setbacks and outline of proposed structure within setbacks.
- An exterior color sample sheet showing the proposed colors and materials of the exterior of the home. This includes proposed trim, shutters, doors, roofs, and garage doors.
- NOTE: Drawings should be concepts NOT FINISHED PLANS.
- Upload your application and supporting documentation to the Keystone Software / owner's portal. (One print copy and one Digital copy is acceptable at this stage.)

Signature of Owner: _____ Date: _____

_____ *Do not write below this line.* _____

AC Committee Notes: _____

_____

_____

Limited Lot Clearing Approval. **(Yes / No)** Date: _____
i.e., debris & trees under four (4) inches in diameter

Signature of AC Committee Chair or Board of Directors Liaison: _____

The AC Committee assumes no liability for any structural or code issues and for compliance with applicable government regulations. Preliminary review is a non-binding opinion as to the suitability of design prior to preparation of detailed plans.

SUTHERLAND BLUFF PLANTATION

Level 2, 3, and 4 Renovation Projects Application "Form B"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Contractor: _____ License #: _____

Contractor Address: _____

Phone number: _____ Email: _____

DESCRIPTION OF WORK TO BE DONE: _____

_____

_____

_____

PLEASE FURNISH THE FOLLOWING WITH THIS SIGNED APPLICATION:

- Photos showing the location of the work to be done and a basic sketch with dimensions, material to be used, and color. *Additional information may be requested, including architectural plans for projects requiring a building permit.*
- Upload your completed request form and supporting documentation to your owner account at the Keystone Software / owner's portal by using the link on the Architecture window of Sutherlandbluff.net and click Keystone Software / owner's portal.

Signature of Owner: _____ Date: _____

_____ *Do not write below this line.* _____

AC Committee Notes: _____

_____

_____

Project Approval **(Yes / No)**. Date: _____

Project Level _____ Corresponding Community Impact Fee $_____

The fee will be billed to your account on the Keystone Software / owner's portal, and you will receive an email notification. All fees must be paid before work begins.

Signature of AC Committee Chair or AC Committee Projects Coordinator: _____

SUTHERLAND BLUFF PLANTATION

LANDSCAPE PLAN AND TREE REMOVAL REQUEST "Form C"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Contractor: _____ License #: _____

Contractor Address: _____

Phone number: _____ Email: _____

DESCRIPTION OF TREE REMOVAL:
Note: Any trees that are requested to be removed must be tagged.

QUANTITY	TREE TYPE	LOCATION	JUSTIFCATION FOR REMOVAL

DESCRIPTION OF WORK TO BE DONE: _____

_____

_____

_____

_____

_____

PLEASE FURNISH THE FOLLOWING WITH THIS SIGNED APPLICATION:

- New Home Construction Projects: A copy of the conceptual drawings showing the location of structures, paved areas and planting areas including existing trees. Indicate ground cover, types and placement of plants, and location of sod.
  Note: Any work done prior to AC Committee approval of this application may result in a $500 deduction from the Construction Deposit.
- Existing Home Owners: When requesting to remove trees, provide a basic sketch showing; the location; type and diameter of trees that you want to remove; and their proximity to the structures, and include photos.
  Note: Existing homeowners removing live trees without permission, outside of what is allowable in our CCR's will be fined according to the Tree Fine Schedule. See Addendum A.

SUTHERLAND BLUFF PLANTATION

LANDSCAPE PLAN AND TREE REMOVAL REQUEST "Form C"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

- Upload your request form and supporting documentation to the Keystone Software / owner's portal.

Signature of Owner: _____ Date: _____

Do not write below this line.

AC Committee Notes: _____

Landscape Plan/Tree Cutting Approval **(Yes / No)**. Date: _____

Signature of AC Committee Chair or AC Committee Projects Coordinator: _____

The AC Committee assumes no liability for any structural or code issues and for compliance with applicable government regulations.

SUTHERLAND BLUFF PLANTATION

APPLICATION FOR FINAL DESIGN REVIEW AND CONSTRUCTION "Form D"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Contractor: _____ License #: _____

Contractor Address: _____

Phone number: _____ Email: _____

PLEASE FURNISH THE FOLLOWING WITH THIS SIGNED APPLICATION:

- Site Plan
  - □ Orientation
  - □ Contours indicated
  - □ Parking areas
  - □ Layout of existing trees
  - □ Boundary dimensions
  - □ Walkways
  - □ Patios
  - □
- Two (2) Complete sets of architectural drawings, one set in a digital form uploaded to the Keystone Software / owner's portal and one 24" x 36" printed set, including:
  - □ Site Plans
  - □ Floor plans
  - □ Elevations
  - □ Lot survey
  - □ Foundation Plan
  - □ Floor Plan(s) - All levels
  - □ Garage plans
  - □ Exterior Lighting
  - □ Roof plan
- If a similar home exists, please furnish a color photo or rendering.
- Proof of Insurance (See addendum B)
- Samples for all exterior materials and color choices

ROOF

- □ Type _____
- □ Color _____
- □ Manufacturer / Brand / Name _____

SIDING

- □ Type _____
- □ Color _____
- □ Manufacturer / Brand / Name _____

SUTHERLAND BLUFF PLANTATION

APPLICATION FOR FINAL DESIGN REVIEW AND CONSTRUCTION "Form D"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

WINDOWS

- □ Type_____
- □ Window Color_____
- □ Shutter Color _____
- □ Manufacturer / Brand / Name_____

TRIM

- □ Type_____
- □ Color_____
- □ Manufacturer / Brand / Name_____

DRIVEWAY AND ALL PAVED AREAS

- □ Type_____
- □ Color_____
- □ Manufacturer / Brand / Name_____

General Information

- Tree Removal:
  - The contractor/builder is required to coordinate with the AC Committee Chair to schedule a tree walkaround involving committee members prior to the commencement of new construction.
  - Any trees proposed for removal must be clearly tagged and identified on the layout of existing trees.
    Note: Contractors/builders or owners who proceed with tree removal without the necessary walkaround and approval will be subject to fines as outlined in the established guidelines. See addendum A.
  - No Approval of this form will be granted until the tree walk around appointment has been completed.
- At the Final Design Review Application Appointment, when your application is approved by the committee, the AC Committee Chair will have the owner's Keystone Portal Account charged the new home build fee, and then the owner can make the payment and show proof of payment to the AC Committee Chair. Once the AC Committee Chair has acknowledged receipt of that payment, they will approve the work to begin.

AC Committee Notes: _____

SUTHERLAND BLUFF PLANTATION

APPLICATION FOR FINAL DESIGN REVIEW AND CONSTRUCTION "Form D"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

AGREEMENT

An Architectural Committee (AC Committee) has been appointed by the Sutherland Bluff Plantation (SBP) Board of Directors, as set forth in the SBP Declaration of Covenants and Restrictions. To document the general policies and positions of the AC Committee, the AC Committee has published a set of Architectural Guidelines. The AC Committee has the sole authority to review plans for all new construction and site improvements, and to comment on, accept or reject each application in a timely manner. The AC Committee assumes no liability for any structural or code issues and for compliance with applicable government regulations. The purpose of the AC Committee is to achieve a built community with high aesthetic appeal while protecting the existing natural attributes found in SBP.

All water service fees are the responsibility of the lot owner with the Water Utility Company.

This agreement and application for new construction must be accompanied by a check made payable to SBP HOA in the amount of a $6,500.00 check which consists of a $4,000.00 non-refundable community and administrative impact fee which will be escrowed and a $2,500.00 refundable deposit. The return of the $2,500.00 deposit is contingent upon satisfactory completion of all requirements.

Upon completion of construction with full compliance of approved plans and approved by the AC Committee, all refundable deposits may be returned. AC Committee compliance deposit monies paid by a party other than the owner are considered as paid by the owner. Refund checks for these amounts will be payable to the owner only.

We, the undersigned, do understand and accept the terms and procedures set forth in the SBP Declaration of Covenants and Restrictions and the published standards and procedures in the Architectural Guidelines. Any violations or failure to comply with the above guidelines and SBP governing documents may result in fines and affect the amount of deposit refunded.

SIGNATURES:

Signature of Owner: _____ Date: _____

Signature of Contractor/Builder: _____ Date: _____

Signature of AC Committee Chair: _____ Date: _____

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

ARCHITECTURAL GUIDELINES CHECKLIST "Form E"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

PRELIMINARY DESIGN REVIEW

- Review the Architectural Guidelines and Covenants
- Complete the Application for Preliminary Design Review and conceptual ideas/drawings. including Site Plan (with topography and trees); Floor plans; Front Elevation; Lot Survey showing setbacks and outline of proposed structure within setbacks. Also include an exterior color sample sheet showing the proposed colors and materials of the exterior of the home. This includes proposed trim, shutters, doors, roofs, and garage doors color samples.
- Upload your application and supporting documentation to the Keystone Software / owner's portal. (One print copy and one Digital copy is acceptable at this stage.)
- AC Committee approves Preliminary Design Review and limited lot clearing.
- Begin limited lot clearing.

FINAL DESIGN REVIEW AND CONSTRUCTION

- Complete the **Application for Final Design Review and Construction** (Form "D") and assemble the required documentation.

Required Documentation:

- Site Plan
  - □ Orientation
  - □ Contours indicated
  - □ Parking areas
  - □ Layout of existing trees
  - □ Boundary dimensions
  - □ Walkways
  - □ Patios
- Complete sets of architectural drawings, one set in a digital form uploaded to the Keystone Software / owner's portal and one 24" x 36" printed set, including:
  - □ Site Plans
  - □ Floor plans
  - □ Elevations
  - □ Lot survey
  - □ Foundation Plan
  - □ Floor Plan(s) - All levels
  - □ Garage plans
  - □ Exterior Lighting
  - □ Roof plan

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

ARCHITECTURAL GUIDELINES CHECKLIST "Form E"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

- If a similar home exists, please furnish a color photo or rendering.
- Proof of Insurance (See addendum B)
- Samples for all exterior materials and color choices

ROOF

□ Type_____
□ Color_____
□ Manufacturer / Brand / Name_____

SIDING

□ Type_____
□ Color_____
□ Manufacturer / Brand / Name_____

WINDOWS

□ Type_____
□ Window Color_____
□ Shutter Color _____
□ Manufacturer / Brand / Name_____

TRIM

□ Type_____
□ Color_____
□ Manufacturer / Brand / Name_____

DRIVEWAY AND ALL PAVED AREAS

□ Type_____
□ Color_____
□ Manufacturer / Brand / Name_____

- Upload your application and supporting documentation to the Keystone Software / owner's portal. (One print copy and one Digital copy is acceptable at this stage.)
- Document any variance requests.
- Schedule tree walkaround with AC Committee before final design review meeting.
- Schedule final design review meeting (2nd Wednesday each month).
- Hold tree walkaround with AC Committee.
- Hold final design review meeting.
- Building deposit check made payable to Sutherland Bluff Plantation HOA in the amount of $6,500.00 and mail it to Keystone Managers or pay through the Keystone Software / owner's portal.
- Sign off on "no fence, firepit or other structure will be added to the lot."
- AC Committee Chair, owner, and contractor/builder signs **Application for Final Design Review and Construction** (Form "D").

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

ARCHITECTURAL GUIDELINES CHECKLIST "Form E"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

- Erect silt fence or other barrier around construction site
- Protect trees and root systems with barriers.
- Place construction dumpster and port-o-let as far back on property as possible.
- Begin construction.

CONSTRUCTION

- Obtain required approvals from state or local regulatory bodies and submit copies to the AC Committee.
- Committee conducts monthly inspections.

LANDSCAPING

- Submit the Landscape Plan
- Committee approves landscape plan.
- Begin landscaping.

COMPLETION AND OCCUPANCY

- Obtain a McIntosh County Certification of Occupancy and provide a copy to the AC Committee
- Submit the Application for Certification of Completion
- Schedule final exterior walkaround
- Hold final exterior walkaround.
- AC Committee Chair and SBP HOA President approve Certificate of Completion
- AC Committee Chair issues Certification of Completion
- SBP HOA Treasurer returns the owner's portion of the building deposit.
- Occupy dwelling.

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

APPLICATION FOR CERTIFICATE OF COMPLETION "Form F"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Note: If anyone moves into the dwelling before the AC Committee has received and acknowledged the Certificate of Occupancy, $500 may be taken from the Construction Deposit. The owner or contractor must arrange a final exterior walkaround with the AC Committee to complete the Certificate of Completion. Once notified, the AC Committee will set up the walkaround within forty-eight (48) business hours.

.....

Amount of deposit to be returned to owner: $_____

Approval granted for owner to occupy: **(Yes / No)** Date: _____

SIGNATURES:

Signature of Owner: _____ Date: _____

Signature of Contractor/Builder: _____ Date: _____

Signature of AC Committee Chair: _____ Date: _____

Signature of SBP HOA President: _____ Date: _____

AC Committee Chair:

- Please place this original form with the AC Committee Documents.
- Provide a copy of this form to the owner (either in the Keystone Software / owner's portal, or other delivery system), HOA administrator, and HOA Treasurer (to initiate the refund of the construction deposit).

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

APPLICATION FOR VARIANCE TO GUIDELINES "Form G"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Contractor: _____ License #: _____

Contractor Address: _____

Phone number: _____ Email: _____

Description of Variance: _____

Reason for Variance: _____

Variance Approval **(Yes / No)** _____ Date: _____

SIGNATURES:

Signature of Owner: _____ Date: _____

Signature of Contractor/Builder: _____ Date: _____

Signature of AC Committee Chair: _____ Date: _____

Signature of SBP HOA President: _____ Date: _____

AC Committee Notes: _____

SUTHERLAND BLUFF PLANTATION

NEW CONSTRUCTION

VARIANCE PERMIT "Form H"

All submissions must be in compliance with SBP Architectural Guidelines.
(see Sutherlandbluff.net under Architectural Committee)

DATE: _____ LOT NUMBER: _____

Owner Name(s): _____

Owner Address: _____

Phone number: _____ Email: _____

Description of Variance: _____

_____

_____

_____

_____

_____

_____

_____

Reason for Variance: _____

_____

_____

_____

Variance Approval **(Yes / No)** _____ Date: _____

SIGNATURES:

Signature of AC Committee Chair: _____ Date: _____

Signature of SBP HOA President: _____ Date: _____

AC Committee Notes: _____

_____

_____

_____

ADDENDUM A
TREE FINE SCHEDULE

For removal of live trees beyond what is allowable in the CCR's (see below) the following schedule of fines will be charged to the owner of the property, per lot:

Article III

31. No living tree having a diameter twelve (12) inches or greater, as measured five (5) feet above the ground, may be cut on any lot or area without the express written consent of the AC Committee except such trees as shall be growing within twelve (12) feet of the structure to be constructed thereon. Owners who violate this provision may be subject to an assessment by the Board and may be required to plant replacement trees of a size and type to be determined by the board.

TREE FINES *PER LOT* ARE AS FOLLOWS:

- $5,000 *per tree*, other than a live oak, removed without permission.
- $10,000 for any live oak, *per tree*, removed without permission

ADDENDUM B
PROOF OF INSURANCE FORM

Insurance Requirements The contractor/builder, at its own expense, shall obtain and maintain in full force and effect, without interruption during the term of the Agreement, the following minimum levels of insurance and provide a certificate of insurance naming Sutherland Bluff Plantation Association, Inc., its Directors, Officers, Employees, Volunteers and Assigns (known as SBPA, Inc. within the insurance requirements section of this contract), as additional insured for general liability per the requirements below:

- Commercial General Liability Insurance written on an occurrence basis to include the following:
    - $1,000,000 per occurrence limit, $2,000,000 general aggregate
    - Additional insured status favoring SBPA, Inc., applying to both ongoing and completed operations. (form CG 2010 & CG 2037 7/04 or equivalent) Copies of these endorsements to be included with Certificate of Insurance.
    - Per Project Aggregate Endorsement
    - Waiver of Subrogation and Primary, Non-Contributory endorsements in favor of SBPA, Inc., as outlined above.
    - No exclusions or modifications limiting coverage for contractual, damage to work performed by subs, residential work, or XCU.
    - Additional Insured status favoring SBPA, Inc. within contractor's/builder's coverage to be maintained for two years after job is complete.
- Commercial Automobile Liability in the amount of $1,000,000 combined single limit including coverage for owned, hired, and non-owned automobiles. Additional Insured status favoring SBPA, Inc.
- Commercial Umbrella in the amount of $1,000,000. (If required by ARC of SBPA, Inc.)
- Workers' Compensation and Employer's Liability Insurance to include the following:
    - Coverage A (Workers Compensation) – Statutory
    - Coverage B (Employer's Liability) - $500,000 each accident and disease Waiver of subrogation in favor of SBPA, Inc.

The contractor/builder's insurance coverage shall be primary insurance as respect work on this project. Any insurance or self-insurance maintained by SBPA, Inc. shall be excess of the contractor/builder's insurance and shall not contribute with it. The contractor/builder, in its agreements with subcontractors, shall require subcontractors to incorporate the contractual requirements that are prescribed by this Section. The contractor/builder hereby waives and relinquishes any right of subrogation against SBPA, Inc. and its Directors, Officers, Employees, Volunteers and Assigns they might possess for any policy of insurance provided under this Section or under any State or Federal Worker's Compensation, or Employer's Liability Act. Contractor/builder shall require its insurer to notify SBPA, Inc. thirty (30) days prior to the effective date of any cancellation or material change in any of the required policies.

To the extent that the contractor/builder utilize deductibles in conjunction with the insurance required by this Agreement, all deductible expenses will be assumed by the contractor/builder and

will be considered as the contractors'/builders' expenses and not part of the normal expenses associated with this Agreement. Insurance shall be placed with insurers with an AM Best's rating of no less than A– or better.

Indemnification

To the fullest extent permitted by law, contractor/builder shall and hereby does indemnify and hold harmless Sutherland Bluff Plantation Association, Inc., its Officers, Directors, Employees and Volunteers, from and against any and all losses, damages, injuries, causes of action, claims, demands and expenses, including reasonable legal fees and expenses, sustained by any person or property in consequence of any defects or deficiencies in the services, latent or otherwise, and any nonconformity such services with applicable federal, state, county and local laws, ordinances, regulations and codes, including, but not limited to, liability for bodily injury, property damage and personal and advertising injury caused in whole or in part by the contractor/builder's acts or omissions or the acts or omissions of those acting on the contractor/builder's behalf. Such indemnification shall survive the termination or expiration of this Agreement.

No Limitation on Liability

With regard to any and all claims against the additional insured by any employee of the contractor/builder, anyone directly or indirectly employed by the contractor/builder or anyone for whose acts the contractor/builder may be liable, the indemnification obligation shall not be limited by any limitation on the amount or type of damages, compensation or benefits payable by or for the contractor/builder under worker's compensation acts, disability benefit acts or other employee benefit acts.

Specific Additional Insured Wording, Address and Certificate Requirement

The Additional Insured endorsements, where referenced in this document as SBPA, Inc., shall read:

> Sutherland Bluff Plantation Association, Inc., its Directors, Officers, Employees, Volunteers and Assigns.
> 3347 Sutherland Bluff Dr NE Townsend, Ga. 31331

Please ensure that the contractor/builder has their insurance agent send an Accord Certificate of Insurance, accompanied with the applicable endorsements, as outlined in above requirements, attached to the certificate. Signature below by lot/homeowner acknowledges delivery of these "insurance provisions" to contractor/builder and contractor/builder represents that it has provided a copy of the "insurance provisions" to his insurance agent and/or broker and that the contractor/builder has instructed the agent/broker to provide insurance in full compliance with the terms and conditions herein.

On behalf of Lot/Homeowner: _____ Date: _____

On behalf of Contractor/Builder: _____ Date: _____