

4.0 RESOURCE PROTECTION - The value and appreciation of your investment over time is largely dependent on the protection of the natural resources of Lake Gaston. Your choice to purchase a homestead at Peete River Farm reinforces our commitment to fulfilling this stewardship of the land and water for future generations. The standards which follow are designed to balance two often conflicting agendas and we welcome you to help us to make Peete River Farm the new standard for Lake Gaston.

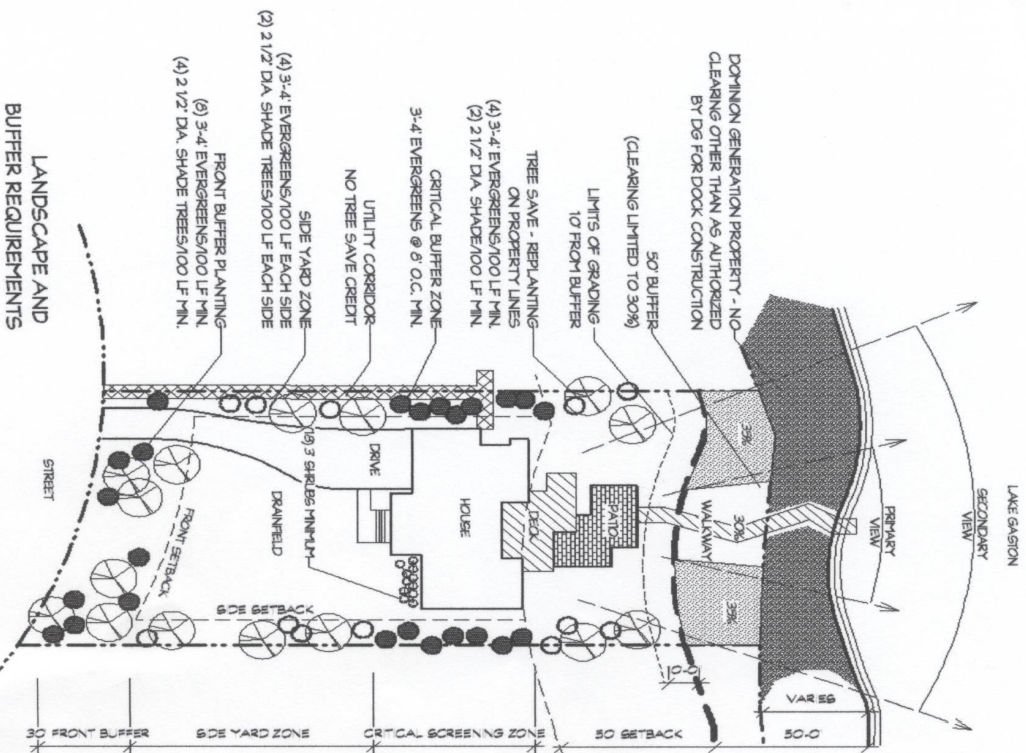
4.1 LAKEFRONT BUFFER ZONE AND VIEWS

Often the most important consideration in your decision to purchase a lakefront lot is the view to the lake. These standards respect the desire of homeowners to maximize these views while balancing the need to protect the character, habitat and beauty of the shoreline. A 50' buffer zone has been established to help manage both objectives by allowing the clearing of vegetation on your lot to create critical lines of site to the lake and preserving sideline vegetation zones. No turf grass or lawns are permitted in the 50' buffer in order to prevent the use of fertilizers, pesticides and herbicides in close proximity to the lake.

Section 1.1 "Buffer Area" shall mean any portion of the Property that is located within fifty (50) feet of any common boundary established by the Mean Water Line.

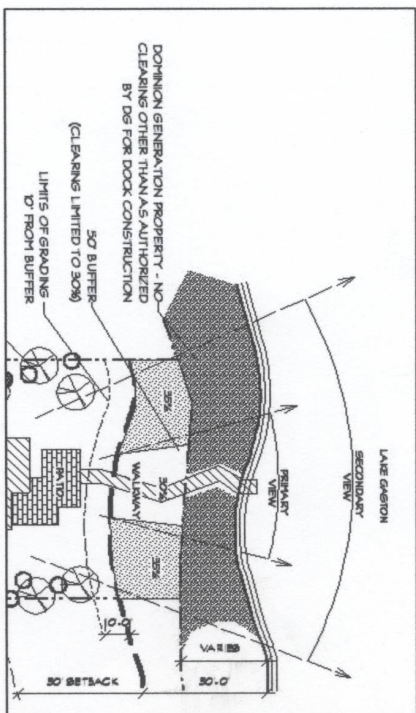
It is important to understand that Dominion Generation owns lands between your lot and the water's edge. Information pertaining to this ownership and details of the Shoreline Management Plan adopted by DG may be found at <http://www.dom.com/about/companies/ncpower/construction.jsp>

Within areas of the 50' buffer zone which fall on your lot, you may clear a window of up to 30% of your frontage with the exception of trees in excess of 6" in diameter which must be preserved. The remaining 70% "sideline buffer areas" must be preserved/replanted in accordance with the Restrictive Covenants and as described below. This will ensure each homeowner's ability to create views while protecting critical buffers to the lake and between adjacent homes.



Section 10.7 Buffer Area Restrictions. No portion of the Buffer Area may be materially disturbed, including any material disturbance or removal of topsoil, trees and other natural growth. The Mean Water Line of the Lake shall not change as a result of erosion or stabilization measures occurring following the conveyance of a Lot to an Owner. Notwithstanding the above, the following activities are permitted within the Buffer Area provided that a minimum of seventy percent (70%) of the Buffer Area shall be preserved or replanted in accordance with subsection (g) below in all circumstances:

- d) Trees which are less than six (6) inches in diameter, as measured four and one-half feet (4.5) from the base of each tree may be removed. Additionally, trees having a greater diameter than that set forth above that have become diseased or damaged through natural processes may be removed in the same manner.
- e) An access corridor may be created within the Buffer Area for the purpose of providing Lake view and access to install shoreline stabilization or to install and use water access structures (such as docks or boat ramps) that otherwise comply with this Declaration.
- f) Underbrush (defined as nuisance shrubs, vines and similar plant growth beneath the tree canopy, and generally growing less than six feet (6') in height) may be removed.
- g) Pruning and trimming of trees is permitted.
- h) The use of rip-rap, bulkheading or other shoreline stabilization methods or materials may be employed only in strict compliance with all applicable governmental regulations, including, without limitation, all applicable shoreline management guidelines which are in effect at the time such stabilization occurs.
- i) Up to twenty-five percent (25%) of the Buffer may be disturbed to locate a Structure, including the principal single family residential Building where hardship exists.
- j) Replanting shall consist of a minimum of one canopy tree having a two and one half (2.5) inch caliper for each three hundred (300) square feet of cleared Buffer Area.



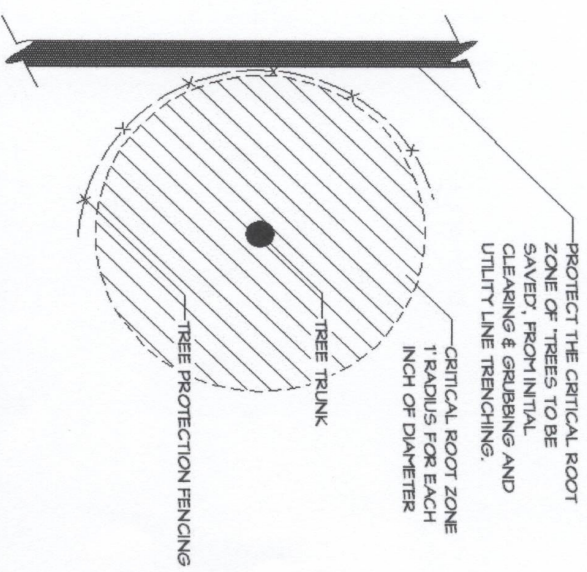
A highly recommended source for those wishing to enhance the wildlife habitat in their yard is Backyard Wildlife by Robert Brandon available online at http://www2.ncsu.edu/ncsu/forest_resources/desktop/woodscapin/g/slides/wildlife/

4.2 TREE PROTECTION - Adequate measures must be taken during clearing and grubbing, construction and utility installation to ensure that adjacent "shallow-rooted" trees (oaks, beech, hickory, etc.) to be saved are protected. Measures include orange barrier fencing located at 1 ft/1" caliber from the trunk of the tree. This protection will insure against compaction of the root zone and damage to the trunk area. **SUPERVISION of subcontractors is essential during utility installation to guard against routing utility lines within this zone.** Failure to do so will result in damage to the protected trees and ultimately their removal at high costs to the homeowner.

4.3 GRADING, DRAINAGE AND EROSION CONTROL - Tree protection fencing (orange barrier fence or silt fence) must be in place along the lake frontage before any grubbing or grading begins. Where water flow from drainage pipes and/or roof drains exit the property, provisions must be incorporated that disperses the flow so as not to increase the post-development flow rate to a point that erosion becomes problematic. Due to the importance of this issue and the effects it has on adjacent properties the 'Site Development Requirements' as specified in the Declaration of Covenants follows in its entirety.

Section 10.6 Site Development Requirements. The Properties shall be subject to the following specific development requirements.

- d) No portion (or portions) of a Lot shall be: (i) denuded of ground cover or topsoil, (ii) graded, (iii) excavated or (iv) covered with earth or natural or man-made fill material, unless all required building, grading and erosion control permits have been issued by the applicable municipal authorities.
- b) All denuded, graded, excavated or filled areas shall be stabilized and replanted on or before: (i) the ninetieth (90th) day following the initial denuding, grading, excavation, or filling (unless footings and foundations are being installed upon the disturbed area and construction is being diligently and continuously pursued upon such area); or (ii) such time as construction is completed or interrupted for a period of ninety (90) continuous days. In addition to, or in the absence of local or state government regulations on such land disturbance, none of the activities described in (i) through (iv) in Section 10.6(a) above shall be allowed to commence without compliance with the following requirements:



36" DIAMETER TREE = 36 RADIUS CRITICAL ROOT ZONE

NOTE: MOST CLEARING CONTRACTORS, BUILDERS AND UTILITY COMPANIES DO NOT UNDERSTAND THE AMOUNT OF DAMAGE DONE TO A TREE BY DISTURBING THE CRITICAL ROOT ZONE. DAMAGE OFTEN INVOLVES THE LOSS OF A SIGNIFICANT AMOUNT OF THE ROOTS CAUSING THE TREE TO SUFFER A SLOW DEATH. THE RESULT IS THE NECESSARY REMOVAL BY THE HOMEOWNER 2-3 YEARS AFTER THE CONTRACTOR IS GONE AT A VERY HIGH COST. PROTECT YOUR TREES BY REQUIRING THE USE OF TREE PROTECTION FENCING AND BY HOLDING THE CONTRACTOR RESPONSIBLE FOR ANY AND ALL DAMAGES. YOUR TREES ADD SIGNIFICANTLY TO THE VALUE OF YOUR LOT AND ARE AN ASSET OF THE COMMUNITY.

1. The surveying and flagging of the Buffer Area and any portion of the Buffer Area that may be disturbed as a result of any activities permitted hereunder;
2. The flagging of all trees in the Buffer Area that equal or exceed six (6) inches in diameter, as measured four and one-half feet (4.5') from the base of each tree. The trees, Buffer Area (defined below) and disturbed areas referenced in Sections 10.6 (a) and (b) shall be clearly and distinctly flagged, staked, and protected with construction barrier fencing or otherwise designated in order to prevent the unintentional violation of these restrictions by parties performing work upon the applicable Lot; and
3. The proper installation (in accordance with manufacturer's instructions) of construction silt fencing, diversion swales or other erosion control devices on the lower perimeters of all areas within the Lot to be disturbed sufficient to control the runoff of sediment from the disturbed areas of the Lot, and any other areas which may be impacted by silt runoff from any disturbed areas located on the Lot.

4.4 SHORELINE STABILIZATION - Where shoreline stabilization is required, rip-rap more effectively dissipates wave action, provides habitat and blends more naturally with the environment than bulkheading. Rip-rap that is darker in color more closely resembles natural stone and is preferred over lighter granite. This material can be purchased from the following quarries:

Butner, NC Quarry
Others.....



4.5 LANDSCAPING AND IRRIGATION

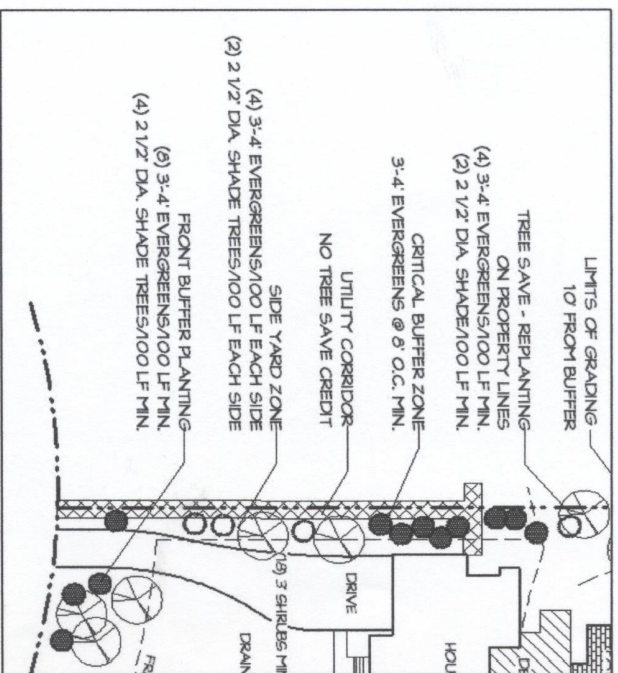
The wooded lake-side setting is the primary reason we are attracted to Lake Gaston. Landscaping and the restoration of the tree canopy are vital to maintaining this beauty and to the long term appreciation of the homes at Peete River Farm.

In addition to the protection of the Lakefront Buffer described in Section 4.1 above, the screening and re-vegetation of the side yards is essential in order to create privacy between adjacent homes. The landscaping identified on the Landscape and Buffer Plan (see Page 8) includes the planting of 3'- 4' evergreen shrubs to provide a solid screen between the living areas of adjacent homes and a semi-solid screen in other yard areas. Appropriate species includes holly, cedar, cypress, hemlock, osmanthus, etc. Understorey and shade trees are also required to help restore the tree canopy lost during construction. Oaks, maples, hickory, rebuds, dogwood service berries are among the many native species that are well adapted to this environment. This commitment will ensure that much of the shading and habitat loss is mitigated and that Peete River Farm will maintain its natural beauty for future generations. A recommended Plant List (Appendix 'C') includes native plants which are known to survive most deer browsing. Other more exotic species such as many of the Japanese hollies are also known to be resistant to deer browsing.

Large areas of rip-rap are required to be vegetated with shrubs and/or ground cover. Periwinkle, juniper, cotoneaster and other non-invasive spreading plants are well suited for this purpose.

Foundation and Accent Plantings - Foundation and accent plantings are required and should be carefully considered from the attached recommended list. Shrubs with a minimum height of 30"-36" shall be planted within 8' or the front facade of the home. The total number shall be equal to the lot width at the front building line divided by 4, half of which must be evergreen (100'/4 = 25 plants x 50% = 13 evergreen)

Irrigation - Drip irrigation is highly recommended although all irrigation must make use of lake water for a source. This not only conserves our water resources but also provides a water source free of chlorine and other similar additives.



Large areas of turf and landscape materials that require high nitrogen and heavy fertilization are strongly discouraged. Natural buffer zones a minimum of 50' from the lake edge have been established to protect the water quality of our lake. Clearing within these areas is limited and no turf grass is allowed. Please help to ensure that our environmental stewardship objectives are met.

4.6 OTHER STANDARDS AND GUIDELINES

Driveways, Arrival Areas and Culverts - All pipe ends shall be faced with stone to provide a finished appearance. Acceptable driveway paving materials include brick pavers, concrete pavers, tinted concrete and asphalt.

Out Buildings - The design and construction of outbuildings should be consistent with or complimentary to the architectural style of the home. Outbuildings may not be constructed between the rear of the house and the lake except for open air patio trellises or gazebos. These structures may only be allowed after it is determined that they do not impede the primary or secondary views of the adjacent lots.

Mailboxes - "Large-size" metal mailboxes mounted on approved supports are required as pictured. Details are included in Appendix 'D'.

Flagpoles - will be permitted only on the lake side of the home. Maximum heights shall be 20' and limited to one per home.

Fences and Dog Pens - Shall be screened from view from adjacent properties and located away from neighboring living quarters. Finished steel or aluminum fences that tend to blend into the background are appropriate. Painted fences that highlight boundaries and property lines are not appropriate for a lakefront community.

Satellite Dishes - shall be screened and/or positioned to minimize views and impact from adjacent properties and the street.

Trash Cans, HVAC, Service Areas and Porta-Johns - Service areas shall be completely screened from view from adjacent properties by means of landscaping, screen walls or enclosures. All construction sites must have a porta-john located in the least conspicuous manner possible.

Street Deposit - A street Deposit of \$ 1,500 is required prior to any clearing or construction.



4.7 What To Look For In A Good Lakeside Home Design

Numerous sources are available to help you in selecting a good lakeside home style and floor plan, architect and builder. Books, such as [A House On The Water](#) by Robert W. Knight (Taurton Press) include designs that address the features that make a lakeside home live true to its purpose. The Floor Plans (pictured from Knight's book) are designed by Manning Architecture and Planning, Bainbridge Island WA. This home exemplifies the arrangement of living spaces oriented towards the views to the water and masterfully combines a main level master bedroom with room for children and guests. Due to the sloping nature of lots at Peete River Farm basements are necessary and provide additional space for bedrooms, recreation areas and boat and water sports equipment storage. Patios accessible from walk-out basements complete with fire-pits and cook-out areas create the perfect outdoor living space overlooking your pier and the lake.

It is a common misconception that a professional architect will increase the cost of a home when the reality can be quite different. Many architects are happy to work with time proven floor plans to refine a design to meet your taste. Working closely with you in developing exterior elevations that adapt to the lot ensures that the final design will remain true to an appropriate architectural style. The result is often a more pleasurable experience and a more attractive, efficient home that realizes maximum appreciation in the marketplace. Architects often have plans available that are easily adaptable to fit your needs. Space along the waterfront is at a premium and your choice of a design should reflect this while complimenting the community as whole. The following resources are recommended in addition to those noted above.

- J. Michael Hubbard Architects - Cary, NC jmhabr@att.net
- David Patrick Moses Architects - Boone, NC www.dpmarch.com
- Atwood Architects, Inc. - Charlottesville, VA atwood@atwoodarchitects.com
- Historical Concepts - Atlanta, GA www.historicalconcepts.com

Energy Conservation and Green Building practices are rapidly becoming priorities in home construction and should find their way onto your checklist of home design and architect/builder selection. The US Green Building Council www.usgbc.org serves as the clearing house for information. Look under Resources and then Green Building Links for more information.

