PALERMO PROPERTY OWNER'S ASSOCIATION INC.

ARCHITECTURAL GUIDELINES

On behalf of the Board of Directors of the Palermo Homeowners Association we would like to recognize all current homeowners and welcome new homeowners to the community. We take great pride in our homes and common properties and strive to maintain them for the pleasure of all Palermo residents. This goal requires the cooperation of everyone and some "Guidelines" to benefit the safety and welfare of all residents. Guidelines are established as a basis for a successful community and an enjoyable lifestyle. On the following pages are guidelines established by the Homeowners Association (hereafter referred to as "the HOA") for the benefit of the homeowners and for the protection of their property. Please read them and if you have any questions, please contact the Board of Directors and/or the Property Manager.

These Architectural Guidelines are a summary of the Palermo Governing Documents and indigenous Building Codes. A complete version of the documents including by-laws and restrictions area the Palermo Community website at www.palermohomeowners.com and/or the Property Management Office.

These Architectural Guidelines have been adopted by the HOA Board of Directors in accordance with procedures set forth in the Palermo Declaration of Covenants and Restrictions and By-Laws. See Declaration of Covenants and Restrictions for complete document provisions.

Architectural Review Board

The Architectural Review Board hereafter referred to as "Modification Review Committee" (MRC) is composed of a minimum of three members and a maximum of five members. The purpose of the MRC is to ensure the community maintains the highest quality in which all improvements are harmonious in architectural design and aesthetic appearance. To accomplish this, all renovations and new construction must meet the requirements set out in the Architectural Guidelines before being approved by the MRC. The Architectural Guidelines have been created to provide property owners, architects, homebuilders and contractors with a set of parameters for the preparation of their drawings and specifications. It is the responsibility of the property owner to acquaint his or her building team with the Palermo Architectural Guidelines and ensure compliance with all governmental regulations.

A. Modification Application Form

An application form must be completed by the property owner or representative, and submitted for approval prior to any exterior construction, renovation or modification. Forms can be requested from Sovereign-Jacobs Management Company, (904) 461-5556 or available on the website at http://www.palermohomeowners.com. A fee and a deposit may be required depending on the scope and type of construction for which approval is being

requested. A blank form has also been attached to this document as addendum #4.

B. Approval Required for All Improvements

In order to ensure the community is maintained to the highest quality in which all improvements are harmonious in architectural design and aesthetic appearance, the MRC reserves the right of exclusive power and discretion to approve, or disapprove, all improvements placed on the property. The MRC will provide a reason for applications that are not approved.

The required application form must be completed and submitted for any proposed exterior improvements. No improvement may be made on any part of the outside property without the prior consent of the MC. Applicants receiving approval of proposed improvements may thereafter make minor changes to landscaping and vegetation without further approvals, so long as such changes are harmonious with the previously approved landscaping plans.

If any improvement is completed prior to submission and is denied, the owner will have 45 days from date of written notification to correct the issue.

C. Submission and Review

All submissions must contain a detailed plan and specifications of work. The MRC reserves the absolute right to refuse approval of any plans which in its opinion are not suitable or do not comply with the intent of this document. The MRC will evaluate each application for its total effect upon the parcel and the overall property. Previous approval of any improvement or new construction does not obligate the MRC to approve applications involving similar designs, aesthetic or locations on a parcel.

D. Plans and Specifications

In connection with the review of any proposed improvement the Applicant must submit the following documents:

1) A survey that includes all property lines, setbacks, easements, conservation area boundaries, driveways, walkways and fences. If affected, the proposed surface contours and elevations of property shall be in compliance with the drainage plan as set forth by the county.
2) Scaled plans denoting location and dimensions of proposed improvement.
3) Specification list of proposed materials and samples or photographs of external materials and colors, which cannot be adequately described.
4) Landscaping plans showing location, size, quantity and species of plants, trees and other vegetation proposed for use.
5) After reviewing the application (containing all items required for review), the MRC has 21 days in which to approve or disapprove applications. The

Applicant will receive written and signed notification of the MRC decision by the Property Manager.

E. Commencement and Completion of Project

1) The work must begin within six (6) months and be completed within twelve (12) months after receiving approval. Failure to commence, proceed or complete construction as required by the MRC shall void the initial approval. In this event, the applicant shall cease work on such improvements. Prior to re-commencing work, the applicant must re-submit an application for approval as provided in this Document.

2) The Owner shall be responsible for any damage, caused by construction personnel and/or equipment, to improvements within public and private rights-of-way, roads and any adjacent properties.

F. Architectural Standards

1) **Minimal Building and/or Structure Setbacks**
   a) Side yard - 5 feet
   b) Rear yard - 10 feet
   c) Building setbacks are measured from the outside foundation wall of the structure to the property line.
   d) Overhangs shall not protrude over lot lines.
   e) Setbacks for air conditioning units must be a minimum of 2 feet from property lines.
   f) Pool Setbacks - 10-foot setbacks apply to pools with or without screen enclosures.
   g) Setbacks for accessory structures (screen enclosures) minimum of 5 feet.
   h) Setbacks for pool equipment shall be a minimum of 2 feet from property lines.

3) Roofs and Chimneys
   a) All roofs are to be covered with concrete tiles (barrel or flat).
   b) All chimneys capable of burning wood are required to have caps.
   c) All chimney caps, in addition to being equipped with spark arrestors, must be painted to match the chimney color (or MRC approved complimentary color).

3) **Windows and Doors**
   a) Glass block windows are not allowed on the elevations facing the street.

b) Decorative glass front doors, screen doors and storm doors are permitted so long as they are approved by the MRC.

4) **Emergency Power Units**

a) Permanently installed Emergency Power Units require MRC approval.
b) The devices must blend into the architectural detail of the residence on all elevations.
c) Application for installation must include plat of survey indicating location of generator to residence and property line.
d) Application must include specifications sheet of the equipment including type of fuel, UL or FM approvals. Propane or natural gas is the only fuel approved for permanent installations in Palermo.
e) Above ground propane storage tanks are not permitted. Propane storage/supply tanks must be buried.
    a. exception – 20 lb. propane tanks used to fuel BBQ grill.
f) Application must include a sketch illustrating the type of cover or concealment of the equipment. The method of screening from general view (landscape or other structure, i.e., wall) must include the location, number and type of plant materials.
g) A copy of the "completed" COJ permit must be provided at the end of the project to be included with Palermo property records of this project.
h) Emergency power units may only be tested during normal waking hours 8am – 5pm. Testing on Sunday is prohibited.

5) **Air Conditioner Units**

a) All air conditioner equipment must be located adjacent to the house and must be screened whenever possible from view with vegetation or the structure.
b) Air conditioning units must have a 2-foot set back from property line.

6) **Gutters**

a) All gutters must be white or match the color of the fascia. Downspouts must be white, match the color of the fascia or the body color of the home.

7) **Driveways and Walkways**

a) Driveways must not be wider than originally designed and be constructed of "salted" concrete or MRC approved pavers.
b) A paver/brick border (soldier course) must be installed around the perimeter of the driveway.
c) Sidewalks must be constructed out of poured in place concrete.

d) Front porches and back porches may be concrete, pavers, or tiled, so long as they are approved by the MRC.
e) Driveways and other concrete may not be stained or colored after installation.
f) Driveways and walkways must be installed as to not restrict or impede the designed flow of drainage.

8) **Landscaping**

a) Landscaping is an essential design element to the community and to the individual homes within our community. Landscape design should be integrated into the design and nature of the home. The use and preservation of native and naturalized landscape materials is strongly encouraged.
b) All front elevations require landscape.
c) All shrub beds and natural areas not covered with sod must receive stone or a three (3") inch layer of approved mulch. No bare ground is acceptable.
d) The approved colors for natural mulch are Cypress Brown, Pine Bark, Black, and Rustic Red or Pine straw. Subject to MRC Approval Stone may be used if it is compatible with the natural mulch approved colors**.** (White rock sand, pebbles, wood chips or similar materials shall not be an acceptable alternative to grass or ground cover in the yard). Rubber mulch is not permitted.
e) No artificial vegetation ***or turf*** is allowed.
f) Irrigation wells are not allowed.

9) **Trees**

a) If a homeowner wishes to remove or replace an existing tree, the homeowner must submit application to the MRC.

10) **Garages**

a) All homes must have a two or three car garage.
b) No garage shall be converted into living space.
c) Garage screen doors are prohibited.

11) **Structures**

a) No sheds, exterior storage structures or temporary movable structures are to be erected or permitted to remain on any portion of the Property.
b) Temporary movable structures also include, but are not limited to, above ground swimming pools, boats, trailer, mobile home or tents.

12) **Freestanding Structures and Playground equipment**

a) Any freestanding structure such as a pavilion, gazebo, cabana, etc. must be submitted for approval to the MRC. Approval will be granted only upon the merit of the structure and determination that it will not materially adversely affect the neighborhood.
b) Playground Equipment must be placed behind the rear of the home.
c) Trampolines and basketball hoops are not allowed.

13) **Screen Enclosures and Florida Rooms**

a) Screen enclosure and/or Florida room framing must be the color bronze or black. Matching kick plates are allowed and encouraged.
b) Florida rooms (Lanai) must have a roof matching the roof on the existing home. Florida rooms (Lanai) must be constructed of the same materials as the body of the home or complimentary materials.
c) All drawings must include dimensions, transition detail between existing house, new structure and roof. The plans must also include door locations and if there will be a kick plate installed.

14) **Swimming pools; in-ground**

a) Only in-ground swimming pools are allowed. The submittal must include a current survey showing location of pool, pool equipment, screening for the pool equipment and construction access.
b) The submittal must include the color of the pool surface (tile & marmite) and sample of the pool deck material. Brochures illustrating the pool surface colors and deck material are acceptable.
c) Pool equipment must be screened with landscaping or a permanent wall from view of the adjacent properties. A plan for construction access is to be included and if access is on property other than your own, an approval letter from that property owner is required.
d) ONLY a wet shotcrete process is permitted in constructing the pool. NO Gunite or dry process is permitted.

15) **Hot Tubs**

a) Hot tubs are permitted only if contained within a screen enclosure, Florida room or enclosed patio.
b) The submittal shall include the dimensions of the hot tub, with pictures or brochure. Also, the submittal must include a landscaping plan to screen the tub from view from adjacent properties if required.

16) **Antennas and Satellite Dishes**

a) No more than one (1) satellite dish may be installed on any one property.
b) Any exterior satellite dish must be submitted to the MRC for approval.
c) Exterior antennas are not permitted.

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17) **Grading/Elevation**

a) No portion of the property shall be graded and no changes in elevation of any portion of the property shall be made which would adversely affect any adjacent property.

18) **Construction Dumpsters and Moving Pods**

a) Portable temporary storage units (such as containers provided by PODS, Smart Boxes, or other similar moving and storage companies for the storage of personal property) or temporary construction dumpsters are permitted for a maximum of seven (7) days. See addendum #5 application form.
b) Temporary storage units and dumpsters may only be placed in a resident's driveway. They are not allowed on the street.
c) Only 1 storage unit or 1 dumpster per home will be permitted.
d) The homeowner is responsible for the cost and repair of any damage caused by the placement, storage and/or removal of such a unit to any common property and areas, which includes parking lots, streets and/or homeowner property.
e) The length of time needed for the portable storage unit and dumpster may be extended through communication with the management company. Additional time may be granted for extenuating circumstances.
f) The Board of Directors reserve the right to grant additional time as determined on a case-by-case basis.

19) **Fences**

a) All fence requests must be approved by the MRC.
b) No fencing, including invisible fencing, shall extend beyond the midpoint of the structure into the front yard. *See addendum # 1A*
c) No fencing shall extend outside the limits of the property, such as onto lake banks, easements or into wetland/conservation areas.
d) If a fence exists along the side or rear property line of an adjoining lot, no other fence will be allowed along the same property line (i.e., fences may not be constructed back-to-back).
e) Any fence placed along a property line that adjoins a neighbor must be on the property line unless specifically approved otherwise.
f) The approved fence type is a four (4) – six (6) foot black aluminum open picket fence. The top of pickets should be consistent with adjacent fences. Four (4) foot fences may be square or enclosed top; five (5) – six (6) foot fences must be spear top. *See addendum #1*.
g) On lots adjacent to the lake, a gate will be required so owners may fulfill their responsibility to maintain the lake slope down to the water's edge.

20) **Exterior Lighting and Lawn Ornaments**

a) All exterior lighting and large lawn ornaments must be submitted to the MRC for approval.
b) Rope lighting is not an approved lighting.

21) **Mailboxes and Other Signs**

a) Mailboxes will be Model # CAR1BOX Color Black. The mailbox, post/base and newspaper holders are satin black and made to Palermo specifications and can be purchased from Sundance Sign Graphics, 11259 Business Park Blvd., Suite 3, Jacksonville Fl. 32256 Office Phone (904) 287.4949 or Cell Phone (904) 451.6808
b) Signs such as advertising signs of any kind (business, commercial, "For Sale" or Rent) are prohibited anywhere in the Palermo community unless approved by the Modification (MC) Committee or Property Manager.
c) The sign shall not exceed 6" x 9" and be uniform in color.
d) Only one sign is allowed on the property. *Exception: During an open house two signs are allowed on the property for the duration of the open house, but not longer than 6 hours.*
e) Contractor and vendor signs are prohibited. These include signs that state what company is performing work on a specific home or lot.

22) **Outside House Colors**

a) The approval process (modification form) is available on the Palermo web site at www.palermohomeowners.com and must be completed for all exterior
painting projects. Simply note "same color" if repainting in original color scheme and provide samples.
b) Original Pineapple construction paint colors are available by contacting the Sherwin Williams Commercial paint store on Beach Blvd at (904) 641-3899 and providing your lot number. Later built homes such as ICI colors may be identified by contacting ICI directly at (904) 219-9002.
c) If a Homeowner wishes to use paint colors or schemes other than original, the Owner must provide paint samples/schemes, etc. (Field, trim and accent) to the MRC for review. All paint themes must be Mediterranean or Tuscan in nature.
d) A "***field color***" is used on the main body of the house and should be whites, grays, neutrals, yellows and tans such as SW7004- Snowbound, SW6148- Wool Skeins, SW7644-Gateway Gray, SW6137-Burlap or SW6277-Special Gray. Other suggested field, trim and accent charts are attached to this document.
e) See addendum #2 - Sample of suggested "Field "color palates
f) A "***trim color***" is used on all attached trim molding around doors, windows, octagonal vents on some models and on the horizontal trim boards (soffits, fascia and freeze boards) on the house and should

contrast with the field color. See attached color chart Trim Colors. *See addendum #3 – Sample of suggested Trim/Accent palates.*

g) An "***accent color***" is used on shutters and doors; they may also be painted in the "trim color".
h) Field or trim color may be used on the garage doors.
i) Before you choose new colors for your home, please note that you cannot paint your home the same color as your immediate neighbors.

H. Failure to Follow Guidelines

We believe all Palermo homeowners will make every effort to follow the appropriate guidelines. However, in the event and individual either knowingly or unknowingly breaks one of the guidelines, they will be notified by the Property Manager or HOA Board advising them of the violation and a remediation request. Failure to remediate will result in the Board of Directors taking additional action as they deem necessary, which may include monetary fines, Liens, or Right to Cure etc.

I. Modifications and Updates to the Guidelines

The Board of Directors is empowered from time to time to adopt, alter, amend, rescind and enforce reasonable rules and regulations governing the use of all or any portion of the property and this association's activity so long as such rules and regulations are consistent with the rights and duties established by the Articles and Declarations.