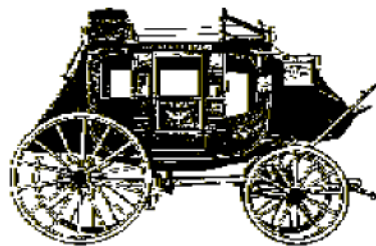


Stagecoach Property Owners Association, Inc.



Architectural Review Requirements

STAGECOACH PROPERTY OWNERS ASSOCIATION, INC.

ARCHITECTURAL REVIEW REQUIREMENTS

TABLE OF CONTENTS

1.	Defined Terms	1
2.	Approval Required	1
3.	Right to Act	1
4.	Procedure	1
	4.1. Application	1
	4.2. Plans Generally	1
	4.3. Revised Plans	1
	4.4. Building Materials	1
	4.5. Incomplete Application or Supplemental Information Required	2
	4.6. Meetings of the ACC	2
	4.7. Time for Review	2
	4.8. Procedures	2
5.	The Criteria	2
	5.1. Alterations	2
	5.2. Time for Completion	2
	5.3. Permits	2
	5.4. Harmony and Appearance	2
	5.5. Architect	2
	5.6. Setbacks	2
	5.7. Type	3
	5.8. Work Commencement	3
	5.9. Exterior Color Plan	3
	5.10. Roofs	3
	5.11. Window Frames	3
	5.12. Front, Rear and Side Facades	3
	5.13. Garages	3
	5.14. Driveway and Walkways	3
	5.15. Signs	3
	5.16. Play Equipment and Accessory Structures	4
	5.17. Fences and Walls	4
	5.18. Landscaping Criteria	4
	5.19. Swimming Pools	4
	5.20. Screened Enclosures	5
	5.21. Garbage and Trash Containers	5
	5.22. Tents, Trailers and Temporary Structures	5
	5.23. Window/ Wall Units	5

5.24.	Mailboxes	5
5.25.	Utility Connections	5
5.26.	Antenna and Flags	5
5.27.	Additions	5
5.28.	Awnings and Shutters	6
5.29.	Doors	6
5.30.	Glass Block	6
5.31.	Storage Sheds	6
5.32.	Gutter	6
5.33.	Statuary	6
5.34.	Exterior Lighting	6
5.35.	Propane Tanks and Water Softeners	6
6.	Deviations	6
7.	Liability	6
8.	Construction by Owners	7
8.1.	Miscellaneous	7
8.2.	Required Lists	7
8.3.	Owner Responsibility	7
8.4.	ACC Standards	7
9.	Inspection	7
10.	Violation	7
11.	Court Costs	7
12.	Exemption	8
13.	Amendments to Architectural Review Requirements	8
Appendix A	APPLICATION FOR ARCHITECTURAL REVIEW	
Appendix B	ARCHITECTURAL REVIEW REQUEST FOR ADDITIONAL INFORMATION	
Appendix C	FENCING GUIDELINES	
Appendix D	PROCEDURE FOR PROCESSING APPLICATION FOR ARCHITECTURAL REVIEW	

STAGECOACH PROPERTY OWNERS ASSOCIATION, INC.

ARCHITECTURAL REVIEW REQUIREMENTS

Pursuant to the Stagecoach Declaration (the "Declaration"), the Board of Directors of STAGECOACH PROPERTY OWNERS ASSOCIATION, INC., a Florida corporation, has appointed the members of the Architectural Control Committee (the "ACC"). Pursuant to the Declaration, the ACC hereby adopts the following standards and procedures, which shall be known as Architectural Review Requirements.

1. Defined Terms. All initially capitalized terms shall have the meanings set forth in the Declaration unless otherwise defined herein.

2. Approval Required. The ACC shall approve or disapprove any improvements or structure of any kind within any portion of Stagecoach including: any building; fence; wall; swimming pool, tennis court; screen enclosure; decorative building; landscape device or object; and/or other improvements, changes, or modifications thereto, the construction, erection, performance or placement of which is proposed upon any Home or any other portion of Stagecoach. All decisions of the ACC shall be made in writing. Nothing contained herein shall be construed to limit the right of an owner to remodel the interior of his Home or to paint the interior of his Home any color desired.

3. Right to Act. The Board of Directors has the discretion but not the obligation, to take action on behalf of the Association, to enforce in courts of competent jurisdiction the Declaration, these Architectural Review Requirements.

4. Procedure. In order to obtain the approval of the ACC, each Owner shall observe the following:

4.1. Application for Architectural Review form (AAR) Each applicant shall submit an application (AAR form) to the ACC with respect to any proposed improvement or material change in an improvement. The current application (AAR form) is attached hereto as Appendix A.

4.2. Plans Generally. The ACC requires a complete set of all plans and specifications for any improvement or structure of any kind including: any building; fence; wall; swimming pool; tennis court; enclosure; decorative building thereto the construction or placement of which is proposed upon any Home or lot. These plans shall include the proposed elevation of all floor slabs and pool decks. No improvement shall alter the Lot Grade Plan for Stagecoach. Contractors and subcontractors must perform their services between 7:00 a.m. and 6:00 p.m. Monday through Saturday except in the event of an emergency.

4.3. Revised Plans. Preliminary plans and drawings must be submitted to the ACC, and approval of the same obtained. The ACC may require the submission of final plans and specifications if initial plans must be revised. All plans and drawings submitted must be signed by both the professional who has prepared such plans and drawings and the Owner of the Home, and must include (unless waived by the ACC) the following:

4.3.1. The ACC reserves the right to require a certified survey of the Home showing: the proposed location of the improvement; grade elevation; contour lines; location of all proposed paved areas; and location of all existing trees. The ACC, also, may reserve the right to request, in appropriate cases, a new survey if the original survey does not include necessary or relevant information of details.

4.4. Building Materials. The ACC may also require submission of samples of building materials and colors proposed to be used.

4.5. Incomplete Application or Supplemental Information Required. In the event the information submitted to the ACC is, in the ACC's opinion, incomplete or insufficient in any manner, the ACC may request and require the submission of additional or supplemental information on "Request for Additional Information" (RAI form) marked Appendix B. This application stands denied until the required information is received and reviewed for approval.

4.6. Meetings of the ACC. All meetings of the ACC are open to all members of the Association. Notice of ACC meetings will be given at least 48 hours in advance of a meeting. A majority of the five (5) member ACC shall constitute a quorum to transact business at any meeting. The action of a majority present at a meeting at which a quorum is present shall constitute the action of the ACC.

4.7. Time for Review. The ACC shall approve or deny the application in writing no later than forty-five (45) days after receipt of all information required by the ACC for final review. The ACC shall have the right to refuse to approve any plans and specifications that are not suitable or desirable for aesthetic or any other reasons or to impose qualifications and conditions upon any such approval. In approving or disapproving such plans and specifications, the ACC shall consider the suitability of: the proposed improvements; the materials of which the improvements are to be built; the site upon which the improvements are proposed to be erected; the harmony thereof with the surrounding area; the effect thereof on adjacent or neighboring property; the impact upon any effected or potentially effected persons and the effect upon the community as a whole. In the event the ACC fails to approve or disapprove such plans within forty-five (45) days after receipt of the application with all required documentation, including additional documentation requested by the ACC, the plans shall be deemed approved.

4.7.1 The forty-five (45) day period begins on the date the ACC receives the AAR form and all additional documentation and/or information that has been requested

4.8. Procedures. The ACC shall adopt, from time to time, additional procedures and forms necessary to carry out its responsibilities under the Declaration and these Architectural Review Requirements. See Appendix D for the processing procedures of applications (AAR forms).

5. The Criteria.

5.1. Alterations. Any alterations, deletions, additions, replacements, and changes of any type whatsoever to the existing improvements, the plans, or specifications previously approved by the ACC shall be subject to the approval of the ACC in the same manner as required for approval of original plans and specifications. Any changes or deviations from the approved plans must be approved by the ACC.

5.2. Time for Completion. Construction of all improvements shall be completed within the time period set forth in the ACC approved application, if possible.

5.3. Permits. The Owner is solely responsible to obtain all required building and other permits from all governmental authorities having jurisdiction and is responsible for compliance with all applicable building and zoning codes.

5.4. Harmony and Appearance. The ACC shall have the right of final approval of the exterior appearance of all Homes including the harmony of the architectural design with the other Homes within Stagecoach including, but not limited to, the quality and appearance of all exterior-building materials.

5.5. Architect. The ACC has the right to require the submission of professionally drawn plans for structural changes, modifications, or improvements whenever in its sole discretion those plans would be beneficial to approval of applications.

5.6. Setbacks. The minimum front, side and rear setbacks for all Homes in Stagecoach shall be as required by county mandates and/or the applicable building code, whichever is more restrictive. Where conditions permit, the ACC, at its sole discretion, may require larger setbacks.

5.7. Type. No building or structure shall be erected, altered, placed, or permitted to remain on any residential Lot other than a Home, unless approved by the ACC as to use separately and apart from any residential building.

5.8. Work Commencement. No work shall commence prior to approval by the ACC. No foundation for a building shall be poured, nor shall construction commence in any manner or respect, until the layout for the building is approved by the ACC. Any work that is initiated prior to ACC approval is subject to removal at the owner's expense. The committee has the right to withhold approval of subsequent modifications unless and until the lot is brought into compliance with the restrictions. This includes the removal of any unauthorized modification and the restoration of the property.

5.9. Exterior Color Plan. The ACC shall have final approval of all exterior color plans including materials, and each Owner must submit to the ACC, a color plan showing the color of all exterior surfaces which shall include samples of the actual colors to be utilized and the materials. The ACC shall determine whether the color plan and materials are consistent with the Homes in the surrounding areas and that they conform with the color scheme of Stagecoach. The color plan must be submitted prior to construction or repainting. Any replacement or repair of the original color, with the same color or material, needs no ACC approval.

5.10. Roofs. All roofs, including the replacement, must be approved by the ACC. A sample of the material to be used, including the color of the material, must be submitted with the AAR for approval of a roof. The replacement or repair of a roof, with any material identical to the existing material, needs no ACC approval.

5.11. Window Frames. Window frames, other than wood, must be either anodized or electronically painted. The color of which shall be in harmony with the exterior. No mill finish aluminum color will be allowed. Wood frames must be painted a color in harmony with the exterior. Windows are required to meet Florida and County Building Codes.

5.12. Front, Rear and Side Facades. The treatment of the rear and side facades will be similar to that of the front elevations of the Home and similar materials will be used.

5.13. Garages. No carports will be permitted. Garage doors may have embossed facing (but only in the upper panels of the garage door). All garage doors must be color compatible with the Home exterior. No permanent screening shall be permitted across garage fronts.

5.14. Driveway and Walkways. All replacement driveways and/or walkways must be constructed in the same style and of the same materials utilized by the original builder in the construction of the original driveway and/or walkway. All painting / staining or altering the surface appearance of driveways and walkways are prohibited without ACC approval.

5.15. Signs. In accordance with ARTICLE XII, SECTION 1. of the Declaration, no sign of any kind shall be erected by an Owner or by a Contractor in the employ of the Owner within the Stagecoach Properties without the written consent of the Board of Directors.

5.15.1. In accordance with ARTICLE XII, SECTION 1. of the Declaration all recognized Realtor signs do not need approval. Recognized Realtor signs may only be placed on the lot that is being sold, leased, or rented. The Board of Directors shall have the right to erect signs it establishes as being necessary. Contractors may place permit boards on a Lot when required by the county code.

5.15.2. All signs shall meet the following standards.

5.15.2.1. The sign may identify the property, the Owner or agent and the address and telephone number of the Owner or agent relative to the premises upon which the sign is located.

5.15.2.2. Such signs shall not be greater than four hundred (400) square inches; provided, however it shall be permissible to attach thereto one of the following additional signs not exceeding one hundred (100) square inches and containing the words: By Appointment Only; Open; Sold; and Listing Agent Name and Telephone.

5.15.2.3. The supporting member of the sign shall be anchored into the ground. Such sign shall be so erected or placed that its centerline is parallel or perpendicular to the front property line. Such sign shall not be erected or placed closer than five feet (5') to the front property line. Such sign shall be kept in good repair and shall not be illuminated or constructed of a reflective material and shall not contain any flags, streamers, movable items or like devices. Any such sign shall be removed within five (5) days from the date a binding agreement is entered into for the sale, lease or rental of the property or immediately upon the removal of the property from the market, whichever occurs first.

5.15.5. No other signs of any kind shall be displayed in the public view on any property within Stagecoach without approval of the ACC.

5.16. Play Equipment and Accessory Structures. All such structures must have the prior written approval of the ACC and be in accordance with ARTICLE XII, SECTION 14 of the Declaration.

5.17. Fences and Walls. No fence or walls shall be constructed on any Lot without the prior approval of the ACC. The ACC may require the composition and color of any fences or walls to be consistent with the material used in the Home, surrounding Homes and other fences, if any. The use of landscaping is to be encouraged in place of walls and fences. Side yard fences, which face streets, will require landscaping to be a minimum of twenty-four inches (24") in height, planted at least on twenty-four inches (24") centers along the outside length of the fence. The Owner will be responsible for maintaining this landscaping at a height no higher than the height of the fence.

5.17.2. The ACC may withhold its consent for the installation of any fence or wall that does not meet the following minimum standards. Without limiting any other provision hereof, the ACC may require supplemental planting and/or ground cover to enhance the appearance of any fencing.

5.17.2.1. Decorative fences within the front yard setback shall be decorative only. Such fences shall not exceed three feet (3') in height with ACC approval.

5.17.3. The ACC has adopted guidelines by which fences and walls may be built. The attached Fencing Guidelines marked Appendix C are incorporated by reference herein.

5.18. Landscaping Criteria. Landscaping for all new construction work needs approval of the ACC. All landscapes shall be kept in a neat and trimmed manner.

5.18.1. Trees shall not be planted between the sidewalk and curb on any street where this area is serviced by underdrains.

5.19. Swimming Pools. No aboveground pools made of metal and/or vinyl materials shall be erected, constructed, or installed on any Lot. Any swimming pool to be constructed on any Lot shall be subject to the requirements of the ACC, which include, but are not limited to, the following:

5.19.1. Composition to be of material thoroughly tested and accepted by the industry for such construction.

5.19.2. No lighting of a pool area or other recreation area shall be installed without the approval of the ACC, and if allowed shall be designed for recreation character so as to buffer the surrounding Homes from the lighting. Lights should be installed in a manner as to not interfere with the

use and enjoyment of adjacent properties.

5.19.3. All applications for the installation of a swimming pool must be accompanied with a certified survey of the Home, the proposed pool, and a building permit. The pool must comply with all applicable setback requirements;

5.19.4. Pool filters and heating equipment must be placed at a minimum of five feet (5') from the property line. Pool heating equipment must comply with all applicable building, zoning, and fire codes. Pool equipment shall be located where the noise level is least intrusive to neighboring properties and shall be screened with shrubs, vinyl fencing, or lattice fencing so as to be concealed from view of neighboring Homes, streets, and property located adjacent to the Home. All screening must have the prior written approval of the ACC and must be color compatible with the Home.

5.20. Screened Enclosures. No screened enclosure extended beyond the roofline shall be installed unless approved by the ACC. The approval of the ACC may address color, height, setbacks, buildable area radius, and other similar factors. All glass, fiberglass, or wall enclosures will need to be approved by the ACC.

5.20.1. Pool/screen enclosures should be white or bronze for all structural components with charcoal screens, unless otherwise approved by the ACC.

5.20.2. Pool/screen enclosures should be no wider than the width of the building to which they are attached.

5.21. Garbage and Trash Containers. No Lot or Home shall be used or maintained by an Owner as a dumping ground for rubbish, trash or other waste. All trash, garbage, and other waste shall be located or screened with shrubs, vinyl fencing, or lattice fencing so as to be concealed from view of neighboring Homes, streets, and property located adjacent to the Home, except when placed at the curb for pickup. Trash and garbage shall be kept in sanitary containers.

5.22. Tents, Trailers, and Temporary Structures. In accordance with, ARTICLE XII, SECTION 13 of the Declaration.

5.23. Window/ Wall Units. No wall or window units that interfere with the enjoyment of the adjacent properties will be allowed.

5.24. Mailboxes. No mailbox, newspaper box, or other receptacle of any kind for use in the delivery of mail, newspapers, magazines, or similar material shall be erected on any Lot or Home until the size, location, design and type of material for such receptacle shall have been approved by the ACC. Declarant has selected a uniform style of mailbox and post for Homes. The Owner, having the use of such mailbox, shall maintain each mailbox and post. Tandem boxes shall be jointly maintained, with each Owner contributing equally for maintenance and repair costs.

5.25. Utility Connections. Building connections for all utilities, including, but not limited to, water, electricity, telephone, and television shall be run underground from the proper connecting points to the building structure in such a manner to be acceptable to the governing utility authority. No exposed wiring on exterior of a structure will be permitted other than that originally installed by Declarant.

5.26. Antenna and Flags. All antennae and flags should be maintained and kept in working order. The United States flag shall be displayed in accordance with proper U.S. flag etiquette.

5.27. Additions. Rain water from a new addition roof or new grade of Home terrain must not run on neighboring property as to create a nuisance. The location of all windows in a new addition must not adversely affect the privacy of adjoining neighbors. Each Owner is responsible for maintaining

established drainage patterns on the lot comprising the Home so as not to adversely affect drainage in any other portion of Stagecoach.

5.28. Awnings and Shutters. All awnings and shutters (other than those installed by the Declarant) must be approved by the ACC and must be color compatible with exterior of the Home.

5.29. Doors. The replacement of exterior doors must be color compatible with the exterior of the Home. All exterior entrance doors must be compatible with the neighborhood.

5.30. Glass Blocks. The use of glass blocks on an existing home or the use of glass blocks in an addition to an existing home is subject to approval of the ACC.

5.31. Storage Sheds. All storage sheds are prohibited.

5.32. Gutter. All gutters shall be compatible with the exterior house color, trim color, and window metal color. Gutter down spouts must not concentrate water flow onto neighboring properties.

5.33. Statuary. Statuary that has moving parts, flowing water, or electric motors must be placed in such a way as to not disturb neighbors.

5.34. Exterior Lighting. Exterior lighting must not adversely affect any neighboring Home or adversely affect pedestrians or vehicular traffic.

5.35. Propane Tanks and Water Softeners. All installations require ACC approval. All such installations must be located at a minimum of ten (10) feet back from the front corner of the home. They shall be screened with shrubs, vinyl fencing, or lattice fencing so as to be concealed from view of neighboring Homes, streets, and property located adjacent to the Home.

6. Deviations. No construction may commence until the final plans and specifications have been approved by the ACC. No deviations from the approved plans and specifications shall be permitted and the ACC may require work to be stopped if a deviation is discovered or until the deviation is corrected. If the completed Home or construction deviates from the ACC approved plans, the ACC may take appropriate action against the Homeowner to require conformance to the approved plans.

7. Liability. Notwithstanding the approval by the ACC of plans and specifications submitted to it or its inspection of the work in progress, neither it, the Association, nor any other person acting on behalf of any of them, shall be responsible in any way for any defects in any plans or specifications or other material submitted to the ACC, nor for any defects in any work completed pursuant thereto. Each applicant submitting plans or specifications to the ACC shall be solely responsible for the sufficiency thereof and the adequacy of improvements constructed pursuant thereto. In no event shall the ACC, or the Association owe any duty to any Owner or any other party with respect to the quality of the construction or the compliance of the construction with approved plans and specifications and the respective Owner shall indemnify and hold harmless the ACC, and the Association, and from any and all claims resulting therefrom including reasonable attorneys' and paraprofessional fees and costs. The approval of any proposed improvements or alterations by the ACC shall not constitute a warranty or approval as to, and no member or representative of the ACC or the Board shall be liable for, the safety, soundness, workmanship, materials or usefulness for any purpose of any such improvement or alteration nor as to its compliance with governmental or industry codes or standards. By submitting a request for the approval of any improvement or alteration, the requesting Owner shall be deemed to have automatically agreed to hold harmless and indemnify the aforesaid members and representatives, and the Association, generally, from and for any loss, claim or damages connected with such aspects of the improvements or alterations.

8. Construction by Owners. The following provisions govern construction activities by Owners or Contractors or subcontractors of Owners after consent of the ACC has been obtained:

8.1. Miscellaneous. Each Owner shall deliver to the ACC copies of all construction and building permits when received by the Owner. Each construction site in Stagecoach shall be maintained in a neat and orderly condition throughout construction. Construction activities shall be performed on a diligent, workmanlike and continuous basis. Roadways, easements, swales, common areas and other such areas in Stagecoach shall be kept clear of construction vehicles, construction materials, and debris at all times. No construction office or trailer shall be kept in Stagecoach and no construction materials shall be stored in Stagecoach subject, however, to such conditions and requirements as may be promulgated by the ACC. All refuse and debris shall be removed on a daily basis. No refuse or debris shall be deposited or permitted to be deposited in any water body, common areas, or other Homes in Stagecoach or be placed anywhere outside of the Home upon which the construction is taking place. All hazardous waste or toxic materials shall be handled and used, including, without limitation, gasoline and petroleum products in compliance with all applicable federal, state, and local statutes, regulations, and ordinances. Waste and toxic materials shall not be deposited in any manner on, in, or within the construction or adjacent property or waterways. All construction activities shall comply with these Architectural Review Requirements. Any permit boards or signs must be removed immediately upon completion of construction and work activities.

8.2. Required Lists. There shall be provided to the ACC a list (name, address, telephone number, and identity of contact person), of all contractors, subcontractors, materialmen, suppliers, (collectively, "Contractors") and changes to the list as they occur relating to construction. Each builder, a all of its employees, contractors, and their employees shall utilize those roadways and entrances into Stagecoach as are designated by the ACC for construction activities.

8.3. Owner Responsibility. Each Owner is responsible for insuring compliance with all terms and conditions of these Architectural Review Requirements by all of its employees and Contractors. Each Owner is responsible for restoring any common areas or county right of ways damaged or destroyed by work activities of such Owner's Contractor(s).

8.4. ACC Standards. Each Owner and contractor shall comply with such standards and cause its respective employees to also comply with the same. The ACC may also promulgate requirements to be inserted in all contracts relating to construction within Stagecoach and each Owner shall include the same therein.

9. Inspection. There is specifically reserved to the Association and to any agent or member of either of them, inspection upon any portion of Stagecoach for the purpose of determination whether there exists any violation of the terms of any approval or the terms of the Declaration or these Architectural Review Requirements. Without limiting the foregoing, the ACC shall have the right to make or cause inspections to be made during the construction of any structure or improvement to ensure that such structure or improvement is being constructed in accordance with the plans previously submitted to and approved by the ACC.

10. Violation. If any construction, including approved construction that deviates from the Declaration, shall be deemed to be a violation and subject to correction by the Homeowner upon request of the Association. If any improvement shall be constructed or altered without prior written approval, the Association shall enforce pursuant to the provisions of the Declaration.

11. Court Costs. In the event that it becomes necessary to resort to litigation to determine the propriety of any constructed improvement or to cause the removal of any non-approved improvement, The Association shall be entitled to recover court costs, expenses, attorneys' fees, and paraprofessional fees at all levels, including appeals, collections, and bankruptcy, in connection therewith.

12. Exemption. Notwithstanding anything to the contrary contained in these Architectural Review Requirements, any improvements of any nature made or to be made to the common areas, shall be in agreement of The Association.

13. Amendments to Architectural Review Requirements. The ACC, from time to time, shall make modifications and/or amendments to these Architectural Review Requirements. Any modifications or amendments to these Architectural Review Requirements shall be consistent with the provisions of the Declaration. Notice of any modification or amendment to these Architectural Review Requirements, including a verbatim copy of such change or modification, shall be posted within Stagecoach. The posting of notice of any modification or amendment to these Architectural Review Requirements shall not constitute a condition precedent to the effectiveness or validity of such change or modification.