The Reserve at Pinewood Lakes Policy Paper No. 3

Adopted April 25, 2013, Revised 6-25-20

Ratified: May 3, 2022

RIPARIAN SETBACKS

Pursuant to the Fourth Supplement to Declaration of Covenants, Conditions and Restrictions for Pinewood Lakes, recorded August 22, 2006, §3.5: "The Board of the Reserve Association and/or Design Committee shall adopt rules regulating landscape permitted and/or required in such riparian setbacks on the Pond Adjacent Lots bordering Waterway Ponds."

The Reserve Association Board of Directors met on Thursday, April 25, 2013 and formalized the following general rules regarding riparian setbacks:

In order to keep pesticides and fertilizers out of the waterways and to preserve some level of natural setting, a minimum of 10' setback from the ordinary high water mark shall be finished in beach sand, decorative river rock, or natural vegetation. Small boulders may be used to line the waterline in order to prevent erosion. In order to maintain some natural setting, some cattails along the water line are encouraged but not required. In addition, small fire pits, benches, and decks may be installed provided they are away from the water, near the property's rock retaining wall. No structures may encroach on top of or into the water. A single fishing rock may be installed no more than 3 feet into the water. ALL "riparian setback" landscaping and/or features must be reviewed and approved by the Design Committee prior to installation.

DRAINAGE & UTILITY EASEMENTS - FRONT OF PROPERTY

Pursuant to the Fourth Supplement to Declaration of Covenants, Conditions and Restrictions for Pinewood Lakes, recorded August 22, 2006, §4.1:

The Reserve Board of Directors met on Thursday, April 25, 2013 and discussed this section of the Supplement in order to bring more clarity to the drainage issue. It was determined that it is the responsibility of the homeowner and/or their builder/developer to maintain the drainage integrity of the culvert in front of their home. All landscape plans or changes to the culvert must be approved by the Design Committee. Updated design guidelines have been written to provide guidance on adequate culvert design and landscape. (See "Drainage Requirements and Recommendations," dated 4/1/13). These guidelines were reviewed and approved by the Engineer of Record for the private streets within Pinewood Lakes. The current Pinewood Lakes Developer has agreed to use these guidelines with all new homes going forward.

USE OF WATERWAYS

On an annual basis, the Reserve Association Board of Directors reviews the temporary use of the waterways for non-motorized watercraft (rafts, row boats, canoes, pedal boats, pontoon boats, kayaks, fishing tubes and stand-up paddle boards) and small, limited noise-producing remote controlled watercraft. For 2013, the Board of Directors has agreed to allow this limited use. HOMEOWNERS NEED TO BE AWARE THAT ANY USE OF THE WATERWAYS ARE ATTHEIR (AND THEIR GUESTS) OWN RISK AND ALL LIABILITY IS BORNE BY THE USER. THE HOA HAS NO LIABILITY IN THIS REGARD.

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Ratified May 3, 2022 by The Reserve at Pinewood Lakes HOA Board.

William Kinard, President

Date