



BANYAN
PROPERTY MANAGEMENT, INC.

Dedicated to Your Community

RIVERMILL HOMEOWNERS ASSOCIATION, INC.
PURCHASER/LEASSEE INSTRUCTIONS

YOUR APPLICATION FOR CERTIFICATE OF APPROVAL INCLUDES THE FOLLOWING ITEMS:

1. Application to PURCHASE must be completed and signed.
 - a. Copy of Sales or lease contract copy of your drivers license or ID.
 - b. Orientation fee is \$200 per non-related applicant in the form of a cashier's check or money order payable to: Rivermill Homeowners Assn., Inc. and
 - c. \$100.00 cashier's check or money order payable to: Banyan Property Management, Inc., Application fees are non-refundable once orientation is completed. No cash or personal checks accepted.

2. Copy of Rules and Regulations of the Association

(Please note that the Seller should provide a full copy of the Declaration of Covenants, Articles of Incorporation, By-Laws. If a new set of documents is necessary, a copy can be requested for a fee of \$50.00 payable to Banyan Property Management, Inc. CASHIERS CHECK OR MONEY ORDER ONLY or our website at: www.Banyanpropertymanagement.com

3. Copy of Warranty Deed must be sent to Banyan Property Management upon closing of the unit as well as any sums due the Association must be collected at closing.
4. Application fee of \$300.00 covers only the orientation and background check, all other charges for estoppels or pud questionnaires are not included in the application fee.

A Certificate of Approval will be issued upon completion of all documents, receipt of application fee, and final approval from a Rivermill Homeowners Assn., Inc. representative.

Thank you for your assistance.

RON KORMAN, LCAM
Property Manager for the Board

2328 South Congress Avenue • Suite 1-C • West Palm Beach, FL 33406
(561) 649-8585 • Fax (561) 649-0188

www.banyanproperty.com

PLEASE NOTE:

INCOMPLETE APPLICATIONS MISSING SIGNATURES, LEASE/SALES CONTRACT AND/OR APPLICATION FEE WILL NOT BE PROCESSED.

PLEASE ARRIVE AT LEAST 10 MINUTES EARLY.

LATE ARRIVALS AND/OR INCOMPLETE APPLICATIONS WILL BE RESCHEDULED.

FOR YOUR CONVENIENCE AND OURS, MAKE PROPER ARRANGEMENTS FOR YOUR CHILDREN.

DO NOT BRING CHILDREN TO THE INTERVIEW.

CHILDREN ARE NOT ALLOWED IN LOBBY AREA WITHOUT PROPER SUPERVISION.

THANK YOU FOR YOUR COOPERATION.



BANYAN
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PLEASE CIRCLE ONE

APPLICATION FOR PURCHASE/LEASE

ASSOCIATION _____

ADDRESS OF UNIT: _____

OWNERS/REALTOR NAME: _____

PHONE NUMBER OF OWNER/REALTOR: _____

A fully completed application, along with appropriate photo I.D before consideration or processing will commence. To ensure proper and timely processing, the forgoing must be received a minimum of 30 days prior to any closing date/move in date.

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PLEASE CIRCLE ONE

APPLICATION FOR PURCHASE OR LEASE

ASSOCIATION: _____

ADDRESS OF UNIT: _____

Last name First name Middle Birth date

Social Security No. Drivers License No. State of license

Marital Status: Single _____ Married _____ Separated _____

Co-applicant last name First name Middle Birth date

Social Security No. Drivers License No. State of license

Expected move in date

Will the above listed person(s) be the only occupants? Yes No If No, list other occupants with Date(s) of Birth below:

NUMBER OF OCCUPANTS TO LIVE IN RESIDENCE

Name: _____ Date of Birth: _____

Name: _____ Date of Birth: _____

Name: _____ Date of Birth: _____

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RESIDENCE HISTORY

Current address	City/State	Zip code
Area code/phone number	own	rent
	how long	
Name and address of present landlord or mortgage co.	area code/phone no.	monthly payment
Previous address (include landlord and apartment community)	area code/phone no.	how long

EMPLOYMENT HISTORY

Applicant employed by	Supervisors name	How long
Address	Area code/phone number	
Position held	Wage	Per hour/week/bi-weekly/monthly
Applicant previously employed by	Supervisors name	How long
Address	Area code/phone number	
Position held	Wage	Per hour/week/bi-weekly/monthly
Co-applicant employed by	Supervisor name	How long
Address	Area code/phone number	
Position held	Wage	Per hour/week/bi-weekly/monthly
Co-applicant previously employed by	Supervisors name	How long
Address	Area code/phone number	
Position held	Wage	Per hour/week/bi-weekly/monthly

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ADDITIONAL INCOME

Sources	Amount per year
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PET INFORMATION

Type of pet (Dog/Cat/Bird/Fish)	Breed	Color	Weight
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Type of pet (Dog/Cat/Bird/Fish)	Breed	Color	Weight
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PALM BEACH COUNTY RABIES LICENSE TAG NUMBER

(Required by Palm Beach County Ordinance 98-22)

VEHICLE INFORMATION

If you have any recreational vehicles, (vans, boats, motorcycles) please specify. (NOTE: Certain vehicles may be prohibited.)

Vehicle make	Model	Year	Color	Tag
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Vehicle make	Model	Year	Color	Tag
--------------	-------	------	-------	-----

Vehicle make	Model	Year	Color	Tag
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APPLICANT AUTHORIZATION

I hereby authorize and request any present or former landlord, employer, school, police department, financial institution, agency or other persons having personal knowledge about me, to furnish bearer with any and all information in their possession regarding me in connection with an application for residence.

I hereby authorize ResidentData, a service of ChoicePoint Services Inc., to obtain and verify such information including accessing consumer reporting agencies as well as performing a criminal and eviction record search.

I have been notified that a consumer report will be requested and understand that the information that Resident Data obtains is to be used in the processing of my purchase or lease application.

I hereby release and hold harmless ResidentData, a service of ChoicePoint Services Inc., its affiliates, employees and agents and any other organization that provides information from any and all liabilities arising out of the use of such information in connection with ResidentData.

Print Name

Applicant's Signature

Date

Co-Applicant's Signature

Date

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RIVERMILL HOA
GATE QUESTIONNAIRE FORM

Please complete the following gate form and return to:

Banyan Property Management
2328 S. Congress Ave, Suite 1-C
West Palm Beach, FL 33461
Office 561-649-8585 or fax # 561-649-0188.

You will not be able to gain access to the community until we have this information.

When a visitor dials your code, push 9 on your phone to open the gate for them.

remote transmitters/clickers are (\$35.00) payable to **Rivermill HOA** for access into the resident gate. If you are caught violating gate policies you will be fined \$50.00 plus the cost of repairs.

Last Name: _____ First name _____ Lot # _____

Address: _____ Owner Or Tenant _____

Phone Number (Home or Cell): _____

Vehicle # 1 Make _____ Model _____ Color _____ License # _____

Vehicle # 2 Make _____ Model _____ Color _____ License # _____

Vehicle # 3 Make _____ Model _____ Color _____ License # _____

Vehicle # 4 Make _____ Model _____ Color _____ License # _____

Gate Clicker Number _____

Date entered in Computer: _____

ADDENDUM TO LEASE AGREEMENT

THIS ADDENDUM, made this ____ day of _____, 20____, by and between _____, who is the Landlord / Unit Owner (hereinafter referred to as "Owner") of the following Unit within the Association: _____, and whose mailing address is _____ and _____, Tenant(s), and the Rivermill Homeowners Association, Inc. ("Association"). In consideration of the approval of the Association and the mutual promises contained herein, the parties agree as follows:

1. Tenant hereby acknowledges receipt of the governing documents of the Association, which are defined herein as the Articles of Incorporation, Declaration of Covenants and Restrictions, By-Laws and Rules and Regulations of the Association.

2. The Owner and Tenant specifically acknowledge and agree that the Association is empowered to act as agent of Owner/Landlord with full power and authority to take such action, including eviction, as may be required to compel compliance by the Tenant and/or Tenant's family or guests, with the provisions of the governing documents, this addendum, Florida law, applicable city and county ordinances and building, health, fire, and safety codes.

3. The lease shall not be assigned, nor shall the leased premises be sublet without the prior written consent of the Association, which consent shall be predicated upon the criterion set forth in the governing documents. It shall be reasonable to withhold consent if Owner is in arrears of assessment payments or if Owner or Tenant, during the term of this lease agreement, has been in material violation of the governing documents.

4. The Owner and Tenant specifically acknowledge and agree that the Tenant's continuing tenancy is expressly conditioned upon the Tenant's observance of the provisions contained in this Addendum. In the event of the breach of this Addendum, the Association may take immediate steps to enforce, including injunctive relief, the terms hereof or to terminate the Lease Agreement in accordance with applicable Florida Statutes, the Florida Residential Landlord/Tenant Act, or as otherwise may be permitted by law.

5. The Unit Owner hereby irrevocably appoints the Association as the Unit Owner's non-exclusive agent for purposes of enforcing the terms of this Lease Addendum.

6. The Unit Owner/Landlord acknowledges that he remains ultimately responsible to the Association for the acts of Tenant and Tenant's family and guests. Unit Owner/Landlord agrees that he remains responsible for any costs incurred by the Association, including attorney fees, in remedying violations of the Lease Agreement Addendum or interpreting same or in the event of any other enforcement activities undertaken by the Association.

7. Unit Owner agrees to hold the Association harmless and indemnify it from any and all damages which arise as a result of Tenant's tenancy, including but not limited to reasonable attorney's fees and costs, and attorney's fees and costs occasioned by the Association efforts to enforce or terminate the Lease Agreement.

8. The parties agree that this Addendum may be severable, at the option of the Association, and enforceable independent of any other provision of this Lease Agreement. The prevailing party in any dispute arising from the enforcement or interpretation of this Addendum shall be entitled to their respective attorneys' fees and costs incurred.

9. If Owner permits occupancy of the premises or if Tenant takes occupancy of the premises prior to approval of Association, Tenant agrees that taking occupancy prior to approval shall constitute a violation of this Addendum, and Association at Association's election may terminate Tenant's tenancy. In this event or in the event Tenant's application is denied after Tenant takes

occupancy, execution of this Addendum by Association shall not constitute ratification of any lease agreement between Owner and Tenant, but shall be done solely for the purpose of creating a binding agreement to permit Association to terminate Tenant's tenancy and to file an action for possession. Any such action for possession filed by the Association, shall be deemed an action to enforce the Association's governing documents and shall entitle Association to recover its attorney's fees and costs from Owner.

10. Tenant hereby agrees that any incomplete, false or misleading statements contained in the Association's application shall be a material breach of this lease addendum. Under penalty of perjury, Tenant(s) hereby reaffirm that the information contained on the Association's application is complete, true and correct to the best of his/her knowledge and belief.

IN WITNESS WHEREOF, the parties have set their hands and seals, this _____ day of _____, 20 ____.

Witness as to Owner:

Owner(s):

Witness as to Tenant(s):

Tenant(s):

Witness as to Association:

Rivermill Homeowners Association, Inc.

BY: _____

OCCUPANTS BUT NOT TENANTS OVER THE AGE OF EIGHTEEN YEARS:

The undersigned acknowledge receipt of and have read the governing documents of the Rivermill Homeowners Association, Inc. and agree to be bound thereby. Under penalty of perjury, any information about me contained on the Application is true and correct to the best of my knowledge and belief .

HOA/POA SCREENING FORM

DATE:

UNIT#:

THE FOLLOWING OWNER/TENANTS HEREBY ACCEPT NOTIFICATION, AS EVIDENCED BY THEIR SIGNATURE BELOW:

THAT ANY VEHICLE FOUND PARKED OR DRIVING THROUGH LAWN AREAS OR SIDEWALK AREAS WILL BE SUBJECT TO IMMEDIATE TOWING OF THE VEHICLE AT OWNER'S EXPENSE. THIS INCLUDES ALL VEHICLES AND APPLIES TO EVERY HOMEOWNER AND TENANT. INVITED GUEST AND SERVICE PERSONNEL ARE SUBJECT TO THE SAME RULES AND REGULATIONS AND MUST BE NOTIFIED OF THESE RULES BY OWNER/TENANTS.

NO INOPERABLE OR UNTAGED VEHICLE MAY REMAIN ON THE PREMISES IN EXCESS OF TWENTY-FOUR (24) HOURS.

NO REPAIR WORK (OIL CHANGES, ETC.) MAY BE PERFORMED ON THE PREMISES.

COMMERICAL VEHICLES, INCLUDING TRUCKS RATED ONE TON OR LESS, USED BY AN OCCUPANT OF A DWELLING FOR TRANSPORTATION TO AND FROM SUCH OCCUPANT'S PLACE OF EMPLOYMENT MAY BE PARKED OUTSIDE OF THE GARAGE OVERNIGHT.

I, THE UNDERSIGNED, HAVE RECEIVED A COPY OF THE RULES AND REGULATIONS OF THE HOMEOWNER'S/PROPERTY OWNER'S ASSOCIATION.

I HERE BY THROUGH MY SIGNATURE BELOW, AGREE TO ABIDE BY THESE RULES AND REGULATIONS, AS WELL AS THE BY-LAWS OF THE ASSOCIATION.

I FURTHER UNDERSTAND THAT IT IS MY RESPONSIBILITY TO INFORM ANY GUEST WHICH MIGHT BE VISITING DURING MY LEASE/OWNERSHIP OF SUCH RULES & REGULATIONS AS I WILL BE HELD ACCOUNTABLE FOR THE ACTIONS OF SUCH GUEST.

I AGREE TO HAVE MY PET (S) ON A LEASH WHEN ON THE PROPERTY AL ALL TIMES AND TO USE A "POOPER SCOOPER" TO CLEAN UP AFTER WALKING MY PET (S).

NAME _____

SIGNATURE _____

NAME _____

SIGNATURE _____

RIVERMILL PARKING PERMIT PROGRAM

The Rivermill HOA recognizes the need for guest and emergency parking in our community. For this reason, the association members created a parking permit program enabling the homeowners and guest of residents to park overnight in the clubhouse parking lot for a short period of time. The new parking program was specifically tailor for the needs of our community and introduced by the members of the board during the last homeowner's association meeting held at the clubhouse on 03-25-08.

The program works as follows:

Security will maintain a written log with the name of the vehicle owner, place visiting/staying, contact telephone number, car make and model, year, color, tag and state.

- 1) **The parking permit is good for three nights only.** A new permit will have to be requested each day for every day that you wish to use the parking lot.
- 2) Any vehicle that does not have a properly authorized permit issued for that night will be given a warning citation and subsequently towed next day at the owner's expense.
- 3) By signing the permit, you agree to hold The Rivermill HOA harmless against all claims for damages resulting from parking in the clubhouse parking lot.
- 4) No guest or resident shall be issued more than three permits without permission from the HOA. In the event that a resident makes such a request, the need will have to be documented in writing and verified by the HOA. In no event will the Rivermill HOA authorize long-term use of parking permits.
- 5) The HOA reserves the right to limit the number of times a resident can use the parking lot. As a pilot program in the developing stages, the HOA also may change any or all guidelines for the use of the lot at any time.
- 6) The temporary hang permit must be placed in the rearview mirror so that it is clearly visible through the front windshield. Failure to comply with this request could also result in your vehicle being towed

- 7) Make sure that your vehicle is properly parked within the lines of the selected space. Remember to remove all your personal belongings from plain view and lock your vehicle.
- 8) Parking permits are non-transferable to any other vehicle. Any alteration, forgery, or misuse of a parking permit will result in the resident and guest being restricted from using the lot.

With this new program, we are responding to the needs of our community. It is the goal of the Rivermill HOA to make this community a much safer and family friendly community.

Abel Ruiz
HOA Member

RIVERMILL Home Owner's Association
Overnight Parking Permit Agreement

By signing below I hereby acknowledge receipt of instructions for use of Rivermill Overnight Parking Permit (maximum of three days) and agree to abide by them. I further understand and agree that Rivermill HOA assumes no responsibility for any loss, damage to my vehicle, its contents, or for personal injury to myself or passengers of my vehicle while on Association Property, and agree to hold Rivermill HOA harmless against any claims made as a result of my use of the designated parking lot.

Applicant's Name: _____

Telephone: _____

Vehicle Make: _____ Model: _____ Color: _____

Vehicle Plate Number: _____

Resident's Name: _____

Street Address: _____

Telephone: _____

Permit issued by (security officer on duty): _____

Date or dates: (max 3 days) _____ Time: _____

Applicant's signature: _____

a Unit which is bounded by the water's edge, and the extension, to the water's edge, of the Unit's boundary lines which are perpendicular to the water's edge.

(c) Irrigation System. Operation, maintenance and replacement of all irrigation system lines, pumps, meters, timers, sprinkler heads or other apparatus, equipment or machinery.

(d) Exterior of Unit. Maintenance, repair and replacement of all of all portions of any Unit, including but not limited to all plumbing and electrical components thereof, exterior elements of the Unit, including but not limited to the walls, roof, paint, garage doors, entry/exit doors, window screens, all glass surfaces and windows, all swimming pools, pool equipment and machinery, swimming pool screen enclosures, swimming pool decks, all planters and landscaping incorporated into swimming pool decks or enclosures, or affixed to the Unit or any patio or extension of the Unit, patios, walkways and driveways, outbuildings or other improvements.

Section 8.4. Alterations. Owners shall not make any alterations or additions to any Unit, including any changes or alterations of landscaping, ground cover or grass, without first obtaining the written consent of the ARC pursuant to Article 7.

Section 8.5. Liability for Actions. Each Owner shall be liable for the expense incurred by the Association for any maintenance, repair or replacement of any real or personal property made necessary by the act, neglect or carelessness of the Owner or the Owner's tenants or any member of their families, or their guests, employees or agents (normal wear and tear excepted). Each Owner shall also be liable for any personal injuries caused by his negligent acts or those of his tenants or any member of their families, or their guests, employees or agents. Nothing herein contained, however, shall be construed so as to modify any waiver by insurance companies' of rights of subrogation.

Section 8.6. Exculpation of Association and Declarant. Neither the Declarant nor any Builder shall have any obligation whatsoever for the performance of any service described in this Declaration, or for the failure or refusal of the Association to perform such services.

Section 8.7. Events of Force Majeure. Notwithstanding anything herein to the contrary, neither the Association, nor its officers or directors, nor Declarant shall be liable for any damages suffered by any Owner resulting from acts of God, natural disaster, bad weather or other events or conditions beyond the control of the Association, including but not limited to, damage or destruction of landscaping (including trees, shrubs and other plants), or damage caused by wind blown debris. In the event of loss or damage to landscaping on any Lot, the Owner of said Lot shall be exclusively responsible for payment of all costs of restoration or replacement, and shall cause such damage to be completely repaired within six (6) months after the event. If any Owner shall fail to repair such damage within such time period, the Association shall have the right, but not the obligation, to perform such restoration, repair or replacement, and the cost thereof shall be assessed against the Lot as a Special Assessment. By acceptance of the deed to the Lot, each Owner, for and on behalf of himself/herself and any insurer, hereby waives all rights of subrogation against the Association, its officers and directors, and Declarant for recovery of costs expended by any such insurer for the restoration, repair or replacement of damage to, or caused by, any landscaping (including trees, shrubs and other plants) or wind blown debris.

ARTICLE 9

USE RESTRICTIONS

Section 9.1. Nuisances. No noxious or offensive activity shall be carried on upon any Lot, nor shall anything be done thereon which may be or may become an annoyance or nuisance to the neighborhood.

Section 9.2. Development Activity. Notwithstanding any other provision herein, Declarant and its successors and assigns, including Builders, shall be entitled to conduct on the Property all activities normally associated with and convenient to the development of the Property and the construction and sale of dwelling units on the Property.

Section 9.3. Temporary Structures. No structure of a temporary character, including, without limiting the generality thereof, any trailer, tent, shack, garage, barn, motor home or mobile home or other outbuilding, and no prefabricated or relocated structure shall be used on any Lot at any time as a residence, either temporarily or permanently. This restriction shall not be interpreted to limit the right of Declarant or any Builder to use trailers or outbuildings as sales offices, construction offices or material storage facilities.

Section 9.4. Signs. No sign or emblem of any kind may be kept or placed upon any Lot or mounted, painted or attached to any Unit, fence or other improvement upon such Lot so as to be visible from public view or mounted on any vehicle or trailer parked or driven in the subdivision or carried by any person or by any other means displayed within the subdivision except the following:

(a) For Sale Signs. An Owner may erect one (1) sign not exceeding 2' x 3' in area, fastened only to a stake in the ground and extending not more than three (3) feet above the surface of the ground advertising the property for sale.

(b) Declarant's Signs. Signs or billboards may be erected by the Declarant or any Builder

(c) Political Signs. Political signs may be erected upon a Lot by the Owner of such Lot advocating the election of one or more political candidates or the sponsorship of a political party, issue or proposal provided that such signs shall not be erected more than ninety (90) days in advance of the election to which they pertain and are removed within fifteen (15) days after the election.

(d) Address Signs. An Owner may display an address sign or marker in the form and style first installed by the Declarant or Builder of the Unit, or in such other form or style approved by the ARC pursuant to Article 7.

(e) Compliance with Laws. Notwithstanding the foregoing, Owners erecting signs permitted by this Section 9.4 shall comply with all local and state laws, ordinances and regulations governing such signs, including any requirements for permits. This paragraph shall not be deemed to permit any signs except those specifically enumerated in paragraphs (a) through (d) above.

Section 9.5. Campers, Boats and Recreational Vehicles. No campers, boats, boat trailers, recreational vehicles and other types of non-passenger vehicles, equipment, implements or accessories may be kept on any Lot unless the same are fully enclosed within the garage located on such Lot, and said vehicles and accessories are in an operable condition. The ARC as designated in this Declaration, shall have the absolute authority to determine from time to time whether a vehicle and/or accessory is operable and adequately screened from public view. Upon an adverse determination by the ARC, the vehicle and/or accessory shall be removed and/or otherwise brought into compliance with this paragraph. No dismantling or assembling of motor vehicles, boats, trailers, recreational vehicles, or other machinery or equipment shall be permitted in any driveway or yard adjacent to a street. No commercial vehicle bearing commercial insignia or names shall be parked on any Lot except within an approved enclosed structure which prevents such view thereof from adjacent lots and streets, unless such vehicle is temporarily parked for the purpose of serving such Lot.

Section 9.6. Pets, Livestock and Poultry. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot, except for cats, dogs or other generally recognized household pets of a reasonable number, provided that they are not kept, bred, or maintained for any commercial purpose; and provided further, that no more than two (2) adult animals may be kept on a single Lot. All such animals shall be kept in strict accordance with all local laws and ordinances (including leash laws) and in accordance with all rules established by the Association.

Section 9.7. Garbage and Refuse Disposal. No Lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other waste shall not be kept except in sanitary containers. All equipment for the storage or

disposal of such material shall be kept in a clean and sanitary condition. No cans, bags, containers or receptacles for the storing or disposal of trash, garbage, refuse, rubble, or debris shall be stored, kept, placed or maintained on any Lot where visible from any street adjacent to any Lot except solely on a day designated for removal of garbage and rubbish and on which days only such cans, bags, containers, and receptacles may be placed in front of a residence and beside a street for removal but shall be removed from view before the following day.

Section 9.8. Sight Distance at Intersections. No fence, wall, hedge or shrub planting which obstructs sight lines at elevations between three (3) and ten (10) feet above the roadways shall be placed or permitted to remain on any corner Lot within the triangular area formed by the street property lines and in a line connecting them at points thirty-five (35) feet from the intersection of the street lines, or in the case of a rounded property corner, from the intersection of the street property lines extended. The same sight line limitations shall apply on any Lot within ten (10) feet from the intersection of a street property line with the edge of a driveway or alley pavement. No tree shall be permitted to remain within such distances of such intersections unless the foliage line is maintained at sufficient height to prevent obstruction of such sight lines.

Section 9.9. Parking. No vehicles, trailers, implements or apparatus may be driven or parked in the Common Areas not intended for vehicular access or on any easement unless in use for maintaining such Common Areas.

Section 9.10. Business, Commercial or Institutional Use. No trade, business, profession, or commercial activity, or any other non-residential use, shall be conducted by a Unit Owner or resident of a Unit, if in connection therewith customers, patients, deliveries, or the like come to the Unit or if such nonresidential use is otherwise apparent from the exterior of the Unit. The foregoing shall not apply to construction offices, model homes and sales offices of Declarant or Builder as set forth in this Declaration, and shall not preclude Declarant's or Builder's activities associated with the construction, development and sale of Lots and Units within the Neighborhood Property, or any portion thereof.

Section 9.11. Detached Buildings. No detached accessory buildings, including, but not limited to, detached garages and storage buildings, shall be erected, placed or constructed upon any Lot without the prior consent of the ARC. Every outbuilding, inclusive of such structures as a storage building, greenhouse or children's playhouse shall be compatible with the dwelling to which it is appurtenant in terms of its design and material composition. In no instance shall an outbuilding exceed one (1) story in height or have total floor area in excess of ten percent (10%) of the floor area of the main dwelling.

Section 9.12. Fences and Walls. No fence or wall shall be erected or maintained on any Lot except for (1) fences erected in conjunction with model homes or sales offices, (2) Common Area walls, fences or buffering or screening structures, landscaping or improvements erected by the Declarant or the Association, (3) walls erected by the Declarant or Builder as part of the original architecture of the Unit to which they are appurtenant and in compliance with the plans and specifications therefor approved by the Declarant or the ARC, or (4) fences, walls or enclosures for swimming pools in compliance with local or state ordinances and laws, subject to approval by the ARC pursuant to Article 7, or (5) subject to approval by the ARC pursuant to Article 7, vinyl coated chain link fences, wood shadowbox fences, and aluminum picket rail fences situate on rear Lot lines and side Lot lines; provided, that no such fence shall exceed a height of six (6) feet measured from ground level; and no fence shall be permitted on the lot side adjacent to a street unless such fence is screened by a landscape hedge approved by the ARC.

Section 9.13. Landscaping. Decorative ground cover rock in the front and side yard may not exceed ten (10) percent of the total area of the front and side yard. Lawns must be properly maintained (not to exceed six (6) inches in height).

Section 9.14. Solar Energy Devices. Subject to the provisions of Section 163.04 Florida Statutes, to the extent applicable, no Owner may erect or maintain solar collector panels or other solar energy devices or equipment upon any Lot unless such apparatus is erected and maintained in such a way that it is screened from public view at a point in the center of the public street right-of-way directly in front of the house erected on such Lot; and no such apparatus shall be erected without the prior written consent of the ARC.

Section 9.15. Exterior Finish. All exterior walls of all dwellings, garages and approved accessory buildings shall be completely finished with wood, stucco, brick, stone, paneling or other material acceptable to the ARC. No unpainted concrete block surfaces shall be visible on any exterior wall. Notwithstanding the foregoing, the ARC is empowered to waive this restriction if, in its sole discretion, such waiver is advisable in order to accommodate a unique or advanced building concept, design, or material, and the resulting structure will not detract from the general appearance of the neighborhood.

Section 9.16. Chimneys. All fireplace flues, smoke stacks and spark arresters shall be completely enclosed and concealed from public view in finished chimneys of materials architecturally compatible with the principal finish material of the exterior walls of the dwelling or otherwise approved by the ARC.

Section 9.17. Closets and Outside Clothes Drying. No rugs, or laundry of any kind, or other similar type article, shall be shaken, hung or exposed so as to be visible outside the Unit; and Clothes hanging devices exterior to a dwelling shall not be permitted on any Lot, Unit or Common Area. However, if such restriction is prohibited by legislation having jurisdiction over the Property, then only portable outdoor clothes drying devices located behind the Unit, as approved by Association shall be permitted and all such devices shall be screened from public view and shall be removed when not in use.

Section 9.18. Window Treatment. No aluminum foil, reflective film or similar treatment shall be placed on windows or glass doors.

Section 9.19. Oil and Mining Operations. No oil drilling, oil development operations, oil refining, quarrying or mining operation of any kind shall be permitted upon or in any Lot, nor shall oil wells, tanks, tunnels, mineral excavations, or shafts be permitted upon any Lot. No derrick or other structure designed for use in boring for oil or natural gas shall be erected, maintained or permitted upon any Lot. No tank for the storage of oil or other fluids may be maintained on any of the Lots above the surface of the ground.

Section 9.20. Mail Boxes. Mail boxes shall be erected and maintained upon areas determined by the U.S. Postal Service in accordance with the current postal authority standards and the approval of the ARC. If the Postal Service requires the use of cluster type mailboxes, such mailboxes shall be erected and maintained by the Association within the right-of-way of the Private Streets or on other Common Property at locations required or approved by the Postal Service. If the Postal Service provides door-to-door delivery service, each Owner shall be responsible for erecting and maintaining the Owner's mail box in accordance with Postal Service regulations, subject to approval of the ARC of any deviation from the original mail box installed by the Builder.

Section 9.21. Roof. No exposed roof surfaces on any principal and/or secondary structures shall be of wood shingles or wood shakes unless rated by the State Insurance Board or other appropriate governmental authority as meeting fire retardant standards. The ARC shall have the authority to approve roof treatments and materials when in its determination such treatments and materials, in the form utilized will not be a detriment to the quality of the community.

Section 9.22. Setback Lines. All buildings or other structures, permanent or temporary, habitable or uninhabitable, must be constructed, placed and maintained in conformity with setback lines shown on the recorded Plat or imposed by the governmental authorities. Notwithstanding the foregoing, the ARC shall have the right and authority to approve variances from the setback requirements for reasonable cause or to alleviate a hardship, however, no such variances granted by the ARC shall effect to rights of the governmental authorities to enforce the setback requirements shown on the Plat.

Section 9.23. Athletic and Recreational Facilities. Outdoor athletic and recreational facilities such as basketball goals, swing sets and sport courts of either a permanent or temporary nature shall not be placed on any Lot in the Neighborhood between the street right-of-way and the front of a Unit and must be approved by the ARC. No

permanently installed basketball poles and backboards are permitted. No portable basketball backboards may be kept outside of a Unit overnight or when not in use.

Section 9.24. Water and Sewage Systems. No individual water supply system or sewage disposal system shall be permitted on any Lot, including but not limited to water wells, cesspools or septic tanks.

Section 9.25. Exterior Holiday Decorations. Lights or decorations may be erected on the exterior of Units in commemoration or celebration of publicly observed holidays provided that such lights or decorations do not unreasonably disturb the peaceful enjoyment of adjacent Owners by illuminating bedrooms, creating noise or attracting sightseers. All lights and decorations that are not permanent fixtures of the Unit which are part of the original construction or have been properly approved as permanent improvements by the ARC shall be removed within thirty (30) days after the holiday has ended. Christmas decorations or lights may not be displayed prior to November 15th of any year. For other holidays, decorations or lights may not be displayed more than two (2) weeks in advance of the holiday. The Association shall have the right, upon thirty (30) days prior written notice to enter upon any Lot and summarily remove exterior lights or decorations displayed in violation of this provision. The Association, and the individuals removing the lights and decorations, shall not be liable to the Owner for trespass, conversion or damages of any kind except intentional misdeeds and gross negligence.

Section 9.26. Television and Radio Receiving Devices. No exterior radio or television antenna, satellite dish, microwave antenna or other antenna or device for sending or receiving television or radio signals may be erected or maintained on the exterior of any Unit in the Property in such a manner as to be visible to an observer from the street in front of the Unit. Television and/or radio receiving devices may be erected on the exterior of a Unit in a location that does not allow them to be visible to an observer from the street in front of the Unit if such devices are approved for installation by the ARC, provided however, that satellite receiving dishes in excess of 39 inches in diameter shall be prohibited on all Lots. Notwithstanding the foregoing, the Board of Directors of the Association shall have the authority to establish size limitations for television and radio receiving devices that do not have a material effect upon the appearance of the Unit which devices may be approved for use in areas that are visible to an observer from the street if advances in technology create devices that are unobtrusive and do not materially affect the appearance of the Unit. By acceptance of a deed to a Unit within the Property, each Owner agrees that this restrictive covenant is a reasonable limitation on the Owners' ability to receive television and/or radio transmissions, and (1) does not unreasonably delay or prevent installation, maintenance or use of television or radio receiving devices, (2) does not unreasonably increase the cost of installation, maintenance or use of television or radio receiving devices, (3) does not preclude reception of an acceptable quality television or radio signal, and (4) does not impose an unnecessary burden, expense or delay on any Owner. Each Owner covenants with Declarant and every other Owner that the rights of the Association and all other Owners of Units in the Property in the protection of property values and the architectural character and aesthetics of the Property supersedes and takes precedence over the interests of each individual Owner in the placement of television and radio receiving devices, and that the limitations established in this Declaration provide each Owner reasonable alternatives for receiving quality television and radio signals without the necessity of erecting receiving devices in locations that are visible to observers from the street in front of the Unit or otherwise materially affect the appearance of the Unit. Therefore, each Owner agrees to be bound by this limitation and waives the benefits of any contrary rule or regulation promulgated by the Federal Communications Commission or other governmental body or agency.

Section 9.27. Maintenance of Premises and Landscaping. No weeds, underbrush, or other unsightly growth shall be permitted to grow or remain upon any Lot, and no refuse or unsightly objects shall be allowed to be placed or suffered to remain upon any Lot. All lawns, landscaping and irrigation systems, and any property, structure, improvement and appurtenance shall be kept in good, safe, clean, neat and attractive condition. All areas not covered by structures, walkways or paved parking facilities shall be maintained as lawn or landscape areas, with underground irrigation systems, to the pavement edge of any abutting streets and to the water line of any abutting lakes, canals or water bodies. No stone, gravel, or paving of any type shall be used as a lawn unless approved as part of the final landscape plan.

Section 9.28. Lakes. No swimming is permitted. The use of gasoline motors is prohibited. Electric motors not larger than three (3) horsepower are permitted. Sailboats, rowboats, and other boats without engines or motors are permitted. The parking and storage of boats, boat trailers, or the like is prohibited without the prior written consent of the Association, unless fully enclosed and stored within a garage upon a Unit.

Section 9.29. Docks. Docks, ramps or floats are prohibited in any of the water bodies or lake banks within the Rivermill. Any permanent disturbance to the existing natural shoreline is not permitted. This prohibition does not apply to the Declarant or the Association for a Common Area installation.

Section 9.30. Discharge into Water Bodies. Nothing other than storm water or irrigation waters may be discharged into any lake, canal, or other body of water located within or adjacent to the Property. The construction and/or installation of any device through which water is drawn shall be subject to the prior written approval of the ARC as set forth in Article 7 of the Declaration. Irrigation water may not be withdrawn from any body of water within the Property or the ground without the consent of the Declarant, its successors and assigns, which consent may be withheld in the sole discretion of such Board.

Section 9.31 Party Walls. Some, or all, of the Units may be constructed as attached dwellings, and will share common walls which shall be referred to herein as "Party Walls." The Owners of the Units sharing Party Walls shall be jointly responsible for all maintenance, repairs and replacement of the Party Walls, and the Association shall not have any responsibility or authority whatsoever for the maintenance, repair or replacement of any Party Wall. No Owner shall make any hole or penetration of any Party Wall without the prior written consent of the other Owner(s) of the Party Wall. Any Owner who causes damage to any Party Wall through his acts or omissions, or through the acts or omissions of the Owner's tenants, guests, invitees or members of the Owner's household or family, shall be liable to the other Owner(s) of the Party Wall for the cost of repairing such damage and restoring the Unit and property of the other Owner(s) to the condition they were in immediately prior to such damage. The Board of Directors of the Association may, in its sole and absolute discretion acting on the mutual written request of the Owners of the Party Wall, elect to assist the Owners of Party Walls in the peaceful resolution of any disputes concerning the Party Walls through voluntary non-binding mediation. If the Board elects to assist by providing voluntary non-binding mediation for the Owners of the Party Wall, the Board shall have no liability whatsoever for the outcome of the mediation, or the failure of any Owner to respect the agreement, if any, reached through mediation. No Association funds shall be expended to provide voluntary non-binding mediation services to the Owners of Party Walls, and such Owners shall agree to pay any expenses of such mediation, in advance, as part of their mutual request for mediation. The Board may elect to terminate any such voluntary mediation at any time and without any prior notice or cause by delivering written notice of such termination to the Owners of the Party Wall. Each Owner sharing a Party Wall shall have all easement rights reasonably necessary to perform the obligations contained herein over the Units sharing a Party Wall.

Section 9.32. Air Conditioning Units. Only central air conditioning units are permitted, and no window, wall, or portable air conditioning units are permitted, without the prior written consent of Declarant or the ARC.

Section 9.33. Tracts "OS4" and "OS5". Except for sod and irrigation system that may be installed in Tracts "OS4" and "OS5" which are permitted improvements, Tracts "OS4" and "OS5" shall be maintained devoid of buildings, accessory structures, fences, hedges, shrubbery, walks and impervious areas, and shall be maintained as "Open Space". The Owner of Lot 60 shall at its own cost and expense maintain in good and living condition Tract OS5; and the Owner of Lot 219 shall at its own cost and expense maintain in good and living condition Tract OS4. "Good and living condition" shall mean the proper irrigation, fertilization, mowing and edging thereof.

Section 9.34. Hurricane Shutters. Any hurricane or other protective devices visible from outside a Unit shall be of a type approve by the ARC. Panel, accordion and roll-up style hurricane shutters may not be left closed during hurricane season. Any such approved hurricane shutters may be installed or closed up to seventy-two (72) hours prior to the expected arrival of a hurricane and must be removed or opened within seventy-two (72) hours after the end of a hurricane watch or warning or as the Board may determine otherwise.