APPENDIX A

BUILDER'S INSURANCE REQUIREMENTSfor COMMENCING or CONTINUING Work in Big Canoe

GENERAL LIABILITY: Coverage must be written on a Comprehensive General Liability form that includes both Operations and Products/Completed Operations coverage with minimum limits of:

Split Limits: \$250,000 Bodily Injury per Person

\$500,000 Bodily Injury per Occurrence

\$100,000 Property Damage per Occurrence

\$500,000 Aggregate

OR

Single Limits: \$1,000,000 Combined Single Limit Bodily Injury &

Property Damage per Occurrence

\$2,000,000 Aggregate

AUTOMOBILE LIABILITY: Coverage must be written with minimum limits of:

Split Limits: \$250,000 Bodily Injury per Person

\$500,000 Bodily Injury per Occurrence

\$100,000 Property Damage per Occurrence

\$500,000 Aggregate

OR

Single Limit: \$500,000 Combined Single Limit Bodily Injury &

Property Damage per Occurrence

A Certificate of Liability Insurance (Accord 15S) with the required limits of liability must be filed in AECD office prior to commencement of construction. This form (Accord 15S) is a standard form issued by the Residential Contractor's agent. The insurance company identified on the Certificate must be a company "licensed and admitted" to do business in Georgia. In addition, the company must be acceptable to Big Canoe Property Owner's Association (BCPOA), Inc. Non-admitted companies written through Excess & Surplus Lines Brokers are not acceptable. The Certificate of Insurance must state the policy cannot be canceled until ten (10) days have lapsed after a written Notice of Cancellation is received by BCPOA.

Residential Contractor is required to maintain a current Certificate of Insurance on file. It is the Residential Contractor's responsibility to replace an expiring Certificate of Insurance with a renewal Certificate at their policies anniversary dates. Failure to do so must result in immediate suspension of building privileges.

Note: Big Canoe does not monitor Workers' Compensation Insurance. Under Georgia law, Residential Contractors are required to carry Workers' Compensation Insurance based on their employer/employee relationship.

APPENDIX B

RESIDENTIAL CONTRACTOR INSURANCE AND LICENSURE CERTIFICATION FORM

Date
TO: Architectural and Environmental Control Department (AECD) Big Canoe Property Owners Association, Inc.
Company name:
Contact name:
Address
Cell phone
Email Address
Corporation LLC Partnership Individual Proprietor
Number of years in construction business
Employer Identification Number (EIN):
List Officers, partners and principals and current addresses of each.
Has business been conducted under any other names in past five (5) years?
If "yes," give name and address of predecessor companies.

REQUIRED DOCUMENTS:

- 1. Attach a copy of the Residential Contractor from the State of Georgia.
- 2. Attach a copy of the Residential Contractor's insurance certification/declaration page.

CERTIFICATION:	
Architectural and Environment Rules and Regulation	have read and agree to be bound by the Big Canoe commental Control Standards and Big Canoe POA Governing Legal Documents ons. I specifically agree that I am responsible for the ongoing payment of the deposit and any fines issued.
	(Signature)
	(Date)
CERTIFICATION:	
of the Applicant swear t supplementary informat	, Owner, Principal, Managing Partner or Chief Officer hat the information, including all attached financial statements and ion is accurate and complete and may be relied on by The Big Canoe onmental Control Department for Builder application consideration.
(Signature)	
(Date)	
*******	**********
Applicant is Accepted	Rejected
Signed:	Date:

APPENDIX C

AECC MEMBERSHIP APPLICATION FORM

(PLEASE CLEARLY PRINT/TYPE ALL INFORMATION)

NAME:
BIG CANOE LOT NUMBER:
BIG CANOE 911 ADDRESS:
MAILING ADDRESS:
EMAIL ADDRESS:
PHONE NUMBER:
BACKGROUND INFORMATION:
1. When did you first purchase property in Big Canoe?
2. When did you become a full-time (more than 9 months of the year) resident of Big Canoe? Applicants must have been a full-time resident in Big Canoe for a minimum of two (2) consecutive years.
3. Are you a graduate of Leadership Big Canoe? What year?
4. On what BCPOA Committees, Task Forces, or such have you served? List service and dates.
(There are restrictions to serving on more than one Board Committee at a time.)
5. What Big Canoe-Sponsored Amenities/Volunteer Activities are you currently an active member/participant, and fo how long have you participated in these Amenity(s)/Volunteer Activities?
6. Are you currently a member in good standing with Big Canoe Property Owners' Association with no outstanding fine or liens placed on your Big Canoe Property by the POA?
7. Have your amenities/club privileges/usage ever been suspended for non-payment or bad behavior

	As an owner of Big Canoe Property, have you had the opportunity to work with or have contact with Architectural & Environmental Control Department (AECD)? Please describe your interactions with the members o AECD:
	Do you have educational or work experience that might make you uniquely qualified to be a voting member of Architectural & Environmental Control Committee? Please limit your response to the available space provided:
-	
	Are you familiar with the role and function of the AECC as set forth in AECC Policies and Procedures found on Bi Canoe POA Website?
	Have you read the Amended and Restated General Declaration of Covenants and Restrictions of the BCPOA and Bi Canoe Company dated October 9, 1972 and March 26, 1988, as amended found on Big Canoe Website
	Have you read Architectural and Environmental Control Standards of Big Canoe found on the Big Canoe POA Website?
3.	Have you read Big Canoe POA Rules & Regulations found on Big Canoe POA Website? When?
	Are you available to attend regularly scheduled monthly meetings on the first Tuesday of each month?
	If you are a finalist for membership, you will be given the opportunity to meet individually with AECC. Are you interested in attending?
ner	eby certify that all the information that I have provided on this form is true and correct.
PP]	LICANT'S SIGNATURE DATE

APPENDIX D

COVER PAGE, REQUESTS FOR APPEALS, VARIANCES, and NEW PRODUCT \ast

DATE FORM RECEIVED BY AECC:
Full Name of Property Owner(s) or Residential Contractor(s):
Date Big Canoe Property was acquired:
Lot Number; 911 Address Number
Email Address
Phone Number:
If Appealing Party is not a Property Owner, identify your representative capacity on behalf of the Property Owner.
Would you like to appear in person to present your request for an appeal, variance, or suggestion for a new product? Yes (Encouraged by the AECC) No
Presentations to AECC have a maximum time limit of 20 minutes. All supporting information, including pictures, should be provided to AECD at least fourteen (14) days before scheduled appearance before AECC. No additional information will be accepted after that time.
AECC members may visit/photograph sites as part of the review process.
COMPLETE PAGE for APPEALS, VARIANCES, or NEW PRODUCTION as is appropriate and attach to the COVER PAGE. These two pages must be submitted fourteen (14) days before the next monthly meeting of AECC.
SIGNATURE OF PROPERTY OWNER(s)
*Cover sheet must accompany the form for appeals, variances, and new products.

FORM to REQUEST AN APPEAL*

1.	Date of Decision/Fine by AECD via written/electronic communication by AECD to Property Owner/ Residential Contractor(s)/Contractor (attach copy). If not by written communication, how was Decision/Fine communicated to Property Owner/ Residential Contractor/Contractor? Please describe and give dates:
2.	What Section(s) of Architectural and Environmental Control (AEC) Standards were cited to you by AECD?
3.	Has Property Owner(s)/ Residential Contractor(s) / Contractor read AEC Standards? Yes No When?
4.	Describe, in detail, the AECD decision that you are appealing and why you believe you are entitled to relief from AEC Standards:

If more space is needed to establish your claim for a reversal of AECD's decision or fine reduction/abatement from AEC Standards, please attach additional documentation that is pertinent.

Should an appeal result in the reduction of a fine, this fine is considered a settlement. If the Property Owner or Residential Contractor chooses to appeal to the POA Board of Directors, the fine will revert to its original amount.

This page should be attached to the COVER PAGE for submission. FORM to REQUEST A VARIANCE

1.	Date of Decision by AECD to deny the request for a variance via written/electronic communication by AECD to Property Owner/ Residential Contractor(s) /Contractor (attach copy). If not by written communication, how was decision communicated to Property Owner/ Residential Licensed Contractor /Contractor? Please describe and give dates:					
2.	What Section(s) of AEC Standards were cited to you by the AECD?					
3.	Has Property Owner(s)/ Residential Licensed Contractor /Contractor read AEC Standards? Yes No When?					
4.	Describe, in detail, the AECD decision that you are appealing and why you believe you are entitled to a variance from AEC Standards:					
	<u></u>					

If more space is needed to establish your claim for a Variance from AEC Standards, please attach additional documentation that is pertinent.

^{*}This page should be attached to the COVER PAGE for submission.

FORM to REQUEST A NEW PRODUCT*

1.	What product (for example, roofing material, siding material, exterior pathway/drive, paint color, plant) that is presently unapproved for Big Canoe residences do you wish to present? A sample of the product should be submitted.			
2.	Explain how the new product is in keeping with the Big Canoe aesthetic: for example, mountain appearance, environmentally friendly, climate compatible.			
3.	Explain the history of the manufacturer/product (may be omitted for paint colors).			
4.	What are the major reasons for your promoting this product for your residence?			
5.	What item on the Big Canoe approved list is most similar to your submission?			
	re space is needed to establish your claim for a new material, please attach onal information that is pertinent.			
*This page should be attached to the COVER PAGE for submission.				

APPENDIX E

Content of Surety Deposit Letter of Credit

- 1. Since there is no standard letter of credit format, each letter of credit must be from a bank that is a member of the Federal Reserve System or insured by the FDIC or from a Savings and Loan Association that is insured by the FSLIC and must include the following:
- a. Letter of credit number,
- b. Statement that the letter of credit is irrevocable and may not be revoked prior to the expiration date,
- c. The name of the Property Owner, lot number, performance statement and the citation: "Class "A" Covenants dated October 9, 1972, Article II, Section 1, Paragraphs (e) and (f),"
- d. The total credit extended, i.e. the maximum limit, equal to 10% of the reasonable construction cost of the home or \$30,000, whichever is the greater amount,
- e. An authorization to draw sight drafts upon the issuing institution in favor of Big Canoe Property Owners Association, Inc.,
- f. Statement that the letter of credit number appearing on the sight draft is sufficient identification for honoring the letter of credit,
- g. A specific expiration date for presentation of sight drafts for payment which is no less than 12 months from the date of issue,
- h. Notice of expiration date given to Property Owner 30 days prior to expiration.

Letterhead of Issuing Bank or Institution	
Date of Issue	
Date of Expiration	
Standby Letter of Credit number	
Big Canoe Property Owners Association, Inc.	
Big Canoe, Georgia 30143	
Dear:	
(Name of Issuing and Paying Institution) has estable	ished a Standby Letter of Credit in your favor
at the request of and for the account of(Name of Ov	<u>vner)</u> , in the total amount of
(amount spelled out) dollars (\$) to secure the satisfactory performance of
all site preparation, exterior construction, repairs of damag	ge to roads, common property and adjacent
properties and landscaping on lot number, Big	_
and specifications approved by the Big Canoe Architectur	-
dated October 9, 1972, Article II, Section 1, Paragraphs (e) and (f)].
Said funds are available by presentation of your sight draf	clearly specifying the number of the credit
and drawn in favor of the lot number cited above.	
Except so far as otherwise expressly stated, this Standby L	etter of Credit is subject to the 1998
International Standby Practices prepared by the Institute o	
Drafts drawn in conformity with the conditions of this cree our office on or before	-
our office on or before	
Name of Inst	itution
Signature	
Title	

APPENDIX F

CONSTRUCTION COMPLETION REQUIREMENTS

- 1. Residential Contractor(s) who do not meet the construction completion schedule may not begin another project until all of their current projects are on track for a timely completion.
- a. The Surety Deposit may be claimed and utilized by BCPOA to make progress toward completing the exterior of a house.
- b. If the Surety Deposit is claimed, the Residential Contractor(s) may be blocked from starting any new home construction/remodeling projects in Big Canoe for a period of five (5) years after which time the Residential Contractor(s) would have to re-qualify as a Residential Contractor(s) prior to soliciting additional work in BC.
- 2. Exceptions to fines, penalties, sanctions for untimely construction completion may be granted in cases of extreme hardship due to strikes, labor shortages, fires, national emergencies or calamities, other delays beyond the reasonable control of the builder, including Property Owners' non-payment, or extraordinarily large or complex houses. These exceptions must be made in writing by AECD to the BCPOA BOD for approval.

APPENDIX G

Content of Residential Contractor's Compliance Deposit Letter of Credit

- 1. Since there is no standard letter of credit format, each letter of credit must be from a bank that is a member of the Federal Reserve System or insured by the FDIC or from a Savings and Loan Association that is insured by the FSLIC and must include the following:
- a. Letter of credit number,
- b. Statement that the letter of credit is irrevocable and may not be revoked prior to release by the AECD,
- c. The name of the Residential Contractor(s) and the citation "To secure Residential Contractor (s) compliance with the Rules and Regulations Pertaining to Active Builders, Sub-Contractor, and Service Personnel,"
- d. The total credit extended must be for \$3000.00. If a draw is made by Big Canoe POA the residential contractor(s) must restore the balance to \$3000.00 prior to any new construction approvals.
- e. An authorization to draw sight drafts upon the issuing institution in favor of Big Canoe Property Owners Association, Inc,
- f. Statement that the letter of credit number appearing on the sight draft is sufficient identification for honoring the letter of credit,
- g. The term of this letter of credit must be for twelve (12) months minimum. AECD will release the letter of credit if notified that a Residential Contractor (s) will no longer be an active Residential Contractor(s) in Big Canoe.

2. Sample Letter of Credit—(Descriptive, not Prescriptive)
Letterhead of Issuing Bank or Institution
Date of Issue:
Date of Expiration:
Standby Letter of Credit number
Big Canoe Property Owners Association, Inc. Big Canoe, Georgia 30143
Dear:
(Name of Issuing and Paying Institution) has established a Standby Letter of Credit in your favor at the request of and for the account of
Said funds are available by presentation of your sight draft clearly specifying the number of the credit and drawn in an amount or amounts necessary to cover penalties assessed in accordance with the rules and regulations cited above. Except so far as otherwise expressly stated, this Standby Letter of Credit is subject to the 1998 International Standby Practices prepared by the Institute of International Law and Practice, Inc.
Drafts drawn in conformity with the conditions of this credit will be honored by us when presented at our office.
This letter of credit will be terminated and released if notified by Big Canoe POA that the Residential Contractor will no longer be active in Big Canoe.
Name of Institution Signature Title

3. It is incumbent upon the Residential Contractor(s) to maintain a current Residential Contractor(s)

Compliance Deposit.

APPENDIX H

BIG CANOE NEIGHBORHOODS

(Defined by Lot Numbers)

Architectural Control responsibilities for certain Residential Lots and Neighborhoods are under the jurisdiction of Big Canoe Property Owners Association. In addition to the requirements of these Standards, Lots and Neighborhoods are also subject to the additional requirements set forth upon initial development by Big Canoe, LLC (**APPENDIX I**). Neighborhoods are defined by Lot Numbers which follow.

THE BLUFFS

Lots 7300-7353

MOUNTAINSIDE HOMES

Wedgewood V:

Muirfield Way
Lots 2482 through 2498
Troon Circle
Lots 2499 through 2504

High Gap I & II:

Red Fox Lots 5500 through 5536 Black Bear Lots 5537 through 5589

Buckskull Ridge II:

Buckskull Ridge Lots 6501 through 6505

MOUNTAINTOP HOMES

Audubon Ridge III:

Turnbury Lane Lots 2536 through 2538 and Lots 2738 through 2748

Summit Drive Lots 2765 through 2768

Audubon Ridge IV:

Highlands Trail Lots 2609 through 2621 and Lots 2794 through 2797

Audubon Ridge V:

Summit Drive Lots 2769 through 2770 and Lots 2784 through 2793

Dundee Court Lot 2771 and 2993 through 2996

Kilmartin Drive Lots 2773 through 2783

Audubon Ridge VI: Lots 2623 through 2659 and Lots 2661 through 2668

Cox Mountain: Lots 8231 through 8272

LEGACY NEIGHBORHOODS

Lots 0001-0039 Lots 1000-1275 Lots 2000-2316 Lots 2344-2350 Lots 2450-2481 Lots 2505-2535 Lots 2540-2608 Lot 2712

Lots 2991-2992 Lots 3000-3141 Lots 4001-4158 Lots 5001-5221 Lots 6001-6390 Lots 7001-7255 Lots 8001-8220 Lots 9001-9210

WOODLAND HOMES

Eagles Nest I, II & II-A:

Gadalutsee Pass Lots 2351 through 2364 and Lots 2366 through 2371

Eagles Nest III-C:

Canacaught Place Lots 2332 through 2343

Eagles Landing V:

Meadowbrook Ridge, Brookside Point and Windsong Point

Lots 2901 through 2907 and Lots 2965 through 2973

Woodstream Point Lots 2955 through 2964

Yanegwa Lots 2908 through 2927 and Lots 2948 through 2954

Eagles Landing VII:

Cherokee Way Lots 3208 through 3210 and Lots 3217 through 3222

Cherokee Point Lots 3211 through 3216

Cherokee Drive Lots 3223 through 3229 and Lots 3235 through 3239

Cherokee Knoll Lots 3230 through 3234

Blackwell Creek: Lots 9301-9319

Lots 9329-9331 Lots 9363-9376

WATERFORD NEIGHBORHOOD

Lots in the 4800 range

WILDCAT NEIGHBORHOOD

Lots 3241-3591

OTHER NEIGHBORHOODS

- 1. All Residential Lots, Neighborhoods, and Multi-Family Tracts under development; and
- 2. Those to be developed in the future in Big Canoe.

APPENDIX I BIG CANOE NEIGHBORHOOD GUIDELINES

Neighborhood	Mountainto p	Mountainside	Woodland	Wildcat	The Bluffs	Legacy Neighborhood s	Waterford
Square Footage							
Total	2200	2000	1500	2200	2500	N/A	2200
Entry Level	1500	1400	1000	1500	1100	N/A	1500
Roof Pitch (Min) *	8:12	8:12	8:12	8:12	8:12	8:12	8:12
Shed Roof (Min)	4:12	4:12	4:12	4:12	4:12	4:12	4:12
Secondary Roof Volumes **	5**	4**	3**	4**	4**		5**
Window Grilles (min width)	7/8"	7/8"	7/8"	7/8"	7/8"	7/8"	7/8"
Window Grilles (min)	Front & Sides	Front & Sides	Front & Sides	Street Side	Front & Sides	Front & Sides	Front & Sides
Exterior Door & Window Trim Boards (Min) ***	3.5"	3.5"	3.5"	3.5"	3.5"	3.5"	3.5"
Siding Material					Wood		
Overhangs (Must have min 1x4" rake mold on all gables)					18"		
Chimneys (Exterior)	1 Stone	1 Stone	1	1	Stone		1 Stone
Residence Set- back from the edge of payment	40'	40'	40'	65'	70'	40'	40'
Garage Set-back from the edge of pavement	30'	30'	30'	30'		30'	30'
Driveway Entry (max)	1	1	1	1	2	2	2
Foundations - Stone on Front	no	no	no	yes	yes	no	no
Artificial Stone- Foundations	no	no	no	yes	no	no	no
Front Doors				Craftsmen	Wood		

Garage Doors		Carriage	Carriage	

APPENDIX J APPROVED EXTERIOR COLORS

Legacy, Lake Watch and Buckskull Hollow Neighborhoods							
COLOR	Found. & Siding	Trim	Door	Shutters			
Ashwood 720D-4		X	X	X			
Butternut Wood 710D-6	X	X	X	X			
Fresh Pine 440F-7			X	X			
Freshwater Marsh ECC-37-3			X	X			
Frontier Shadow 740D-7	Х	Х	X	X			
Intellectual PPU-18-19	Х	Х	X	X			
Mississippi Mud 710D-5	Х	Х	X	X			
Mocha Accent 720D-5	Х	Х	X	х			
Mountain Elk 740D-6	X	Х	X	x			
Squirrel 790D-5	Х	Х	X	X			
Toasted Walnut 720D-6	X	X	X	X			
Twig Basket 740D-5	Х	Х	X	X			
Poulder 20VV 21/120	-			X			
	COLOR Ashwood 720D-4 Butternut Wood 710D-6 Fresh Pine 440F-7 Freshwater Marsh ECC-37-3 Frontier Shadow 740D-7 Intellectual PPU-18-19 Mississippi Mud 710D-5 Mocha Accent 720D-5 Mountain Elk 740D-6 Squirrel 790D-5 Toasted Walnut 720D-6	COLOR Found. & Siding Ashwood 720D-4 X Butternut Wood 710D-6 X Fresh Pine 440F-7 X Freshwater Marsh ECC-37-3 X Frontier Shadow 740D-7 X Intellectual PPU-18-19 X Mississippi Mud 710D-5 X Mocha Accent 720D-5 X Mountain Elk 740D-6 X Squirrel 790D-5 X Toasted Walnut 720D-6 X Twig Basket 740D-5 X	COLOR Found. & Siding Trim Ashwood 720D-4 x x Butternut Wood 710D-6 x x Fresh Pine 440F-7 Treshwater Marsh ECC-37-3 x Frontier Shadow 740D-7 x x Intellectual PPU-18-19 x x Mississippi Mud 710D-5 x x Mocha Accent 720D-5 x x Mountain Elk 740D-6 x x Squirrel 790D-5 x x Toasted Walnut 720D-6 x x Twig Basket 740D-5 x x	COLOR Found. & Siding Trim Door Ashwood 720D-4 x x x Butternut Wood 710D-6 x x x Fresh Pine 440F-7 x x x Freshwater Marsh ECC-37-3 x x x Frontier Shadow 740D-7 x x x Intellectual PPU-18-19 x x x Mississippi Mud 710D-5 x x x Mocha Accent 720D-5 x x x Mountain Elk 740D-6 x x x Squirrel 790D-5 x x x Toasted Walnut 720D-6 x x x Twig Basket 740D-5 x x x			

^{*}Recommend min 10:12 pitch

^{**}Two of these secondary roof volumes are required to be on the front of the house.

^{***}Recommend min 4.5"-5.5"

^{****}Cantilever stone is not allowed.

^{*****}Must be Natural Elements Home

	Hale Village 20YY22/129	X	X	X	X
	Kings Canyon Grey 40YY33/118		X	X	X
	Olive Wood GLN15		x	X	X
	Sweet Tea GL028			X	
	Woodsmoke GLN40		X	Х	X
Cabot	Bark 0538/0638	X	X	X	X
	Bark Mulch	X	X	X	х
	Barn Red 0585/0685			X	
	Cinder		x	X	x
	Dark Gray 0547/0647	X	X	X	X
	Dune Grey 0567/0667		X	X	X
	Pepperwood	X	X	X	X
	Pewter Gray 0541/0641	X	X	X	х
	Spanish Moss 0553/0653	X	X	X	Х
	Spruce Blue 0540/0640			X	
	Thatch	X	X	Х	х
Benjamin Moore	Brandon Beige 977		X	X	X
	Dash of Pepper 1554	X	X	X	Х
	Embassy Green 1523		X	X	Х
	Equestrian Grey 1553	X	X	Х	х
	Essex Green PM 11			X	х
	Gloucester Sage HC-100	X	X	X	х
	Irongate 1545	X	X	X	X
	Kendall Charcoal HC 166	X	X	X	Х

	North Creek Brown 1001	X	X	X	X
	Northwood Brown 1000	X	X	X	Х
	Plymouth Rock 1543		X	X	х
	River Reflections 1552		X	X	х
	Stampede 979	х	X	X	х
	Whitall Brown HC69	х	х	X	X
Sherwin					
Williams	Anonymous 7046	X	X	X	X
	Backdrop 7025	X	X	X	X
	Best Bronze 6160	X	X	X	X
	Caribou 3025	X	X	X	X
	Cypress Moss 3041		X	X	X
	Dapper Tan 6144		x	X	x
	Elephant Ear 9168	X	X	X	X
	Fireweed 6328			X	
	French Roast 6069	Х	X	X	X
	Functional Grey 7024		X	x	x
	Griffin 7026	X	X	x	x
	High Tea 6159	X	X	x	x
	Monterey Tan 3049	X	X	X	х
	Naturel 7542		х	X	X
	Porpoise 7047	X	X	X	X
	River Birch 3024		X	x	x
	Rustic Red 7593			x	
	Shade Tree 3037			X	x
	Status Bronze 7034	X	X	X	X

	Superior Bronze 6152	X	X	X	X
	Tiki Hut 7509	X	x	X	X
	Tobacco 3039	X	X	X	X
	Woodland 3042	X	X	X	X
	Urbane Bronze	X	x	X	х
PPG	Deconstruction PPG1006-6	X	X	X	X
	Organic PPG 1029-6			X	X
	Rain Barrel PPG 414-6	X	X	X	X
	So Sublime PPG1006-5	Х	Х	Х	X
	Natural Wood Accents				
	Sikkens Butternut				
	Sikkens Dark Oak				
	Sikkens Teak				
	Cabot Natural				

Chestnut Knoll Neighborhood							
BRAND	COLOR	Found. & Siding	Trim	Door	Shutters		
Cabot	Spanish Moss 0553/0653	X	X	X	X		
	Bark 0538/0638		X	X	X		
Glidden	Walnut Bark		X	X	Х		

Porter	Umber Shadow		X	x	X
Sherwin Williams	Chestnut Knoll Brown	x		X	Х
	Dapper Tan 6144		Х	X	X
	Tobacco 3039	X	Х	X	X
	Wolfscratch Green	X		Х	X
	Natural Wood Accents				
Sikkens	Butternut				
	Dark Oak				
TWP	Cedar Tone				

Chestnut Rise Neighborhood							
BRAND COLOR Found. & Siding Trim Door Shutter							
Sherwin Williams	Chestnut Knoll Brown	X		X	х		
	Beige Grey	X	X	X	X		

Choctaw Neighborhood							
BRAND	COLOR	Found. & Siding	Trim	Door	Shutters		

Glidden	Stone Quarry	Х		X	X
Porter	Turnstone Grey		X	X	X
Cabot	Dark Grey 0547/0647	x			
	Fieldstone		Х	X	х
	Dune Grey 0567/0667		X	X	X
	Pewter Grey 0541/0641		X	X	X
	Thatch	х	х	X	X
Benjamin Moore	Abingdon Putty		X	X	X
	Alexandria Beige HC77	X	X	X	X
	Ashley Grey		Х	X	х
	Buttermilk		X	X	X
	Clinton Brown	X	X	X	X
	Davenport Tan	X	Х	X	Х
	Edgecomb gray		Х	X	Х
	Gettysburg Gray		Х	x	х
	Gloucester Sage HC-100	X	Х	X	X
	Huntington Beige	X	Х	x	х
	Indian River	X	х	x	х
	Kingsport Gray	Х	X	X	X
	Putnam Ivory HC 39		X	x	X
	Sandy Hook Gray	Х	X	x	X
	Silver Pine		X	Х	X

	Tate Olive	X	X	X	X
	Whitall Brown	X	X	X	X
Sherwin Williams	Austere Gray		x	X	X
	Dapper Tan 6144		X	X	X
	Link Gray	X			
	Rare Gray	X			
	Rosemary		X	X	X
	Wolfscratch Green (formula)		X	X	X

Disharoon Ridge Condos							
BRAND COLOR Found. & Siding Trim Door S							
Cabot	Spanish Moss 0553/0653	X	X	х	X		

Golf Club Villas							
BRAND	Found. & Siding Trim Door Shutters						
Cabot	Pewter Grey 0541/0641	X	X	Х	Х		

Hillside of Cox Mountain Neighborhood						
BRAN		-			_	Shutters
					-	
Behr	Intellectual PPU-18-19	X	X	X	X	
	Mountain Elk 740D-6 x	X	X	X		
Glidde	•	Y38/107			X	X
	Olive Wood GLN15		X	X		
~ -						
Cabot	Bark 0538/0638 x	X	X	X		
	Cinder x	X				
	Dune Grey 0567/0667		X	X		
	Pepperwood x x	X	X			
	Spanish Moss 0553/0653		X	X	X	
	Thatch x x x	X				
Don!a-	nin					
Benjar		N/	v	v	v	
TATOOLE	Alexandria Beige HC77 Ashwood	X	X	X	X	
		X	X	v	v	
	Bennington Gray HC82	v	v	X	X	
	Dash of Pepper 1554 x	X	X	X		
	Embassy Green 1523 Equestrian Grey x	v	X	X		
	Equestrian Grey x Gloucester Sage HC100	X V	X	X	v	
	Hampshire Gray HC101	X X	X	X	X X	
	Huntington Beige HC21	X X	X X	X X	X X	
	Mountain Moss 2142-30	X X	X X	X X	X X	
	North Creek Brown 1001		X	X	X	
	Northwood Brown 1000	X	X	X	X	
	Old Salem Grey HC94	X	X	X	X	
	Providence Olive HC98	X	X	X	X	
	Putnam Ivory HC39		X	X		
	Revere Pewter	X	X	4.		
	River Reflections x	X	X	X		
Sherw	in Williams Anonymo		X	X	X	X
	Backdrop 7025 x	X	X	X		-
	Balanced Beige 7037		X	X		
	Black Fox 7020		X	X		
	Brainstorm Bronze 7033	X	X	X	X	
	Dapper Tan 6144 x	X	X	X		
	**					

Elephant Ear 9168	X	X	X	X	
Flagstone 3023	X	X	X	X	
French Roast 6069	X	X	X	X	
Functional Grey 70	24		X	X	
Griffin 7026 x	X	X	X		
High Tea 6159x	X	X	X		
Porpoise 7047 x	X	X	X		
Sawdust 6158 x	X	X	X		
Superior Bronze 61	52 x	X	X	X	
Tiki Hut 7509 x	X	X	X		
Urbane Bronze 704	8 x	X	X	X	
Well Bred Brown 7	027	X	X	X	X

Laurel Ridge Neighborhood							
BRAND	COLOR	Found. & Siding	Trim	Shutters			
Sherwin Williams	Sandy Ridge SW 7353	X	X	X			
	Honed Soapstone SW 9126	X	Х	X			
	Taupe Tone SW 7633	X	Х	X			
	Felted Wool SW 9171	X	Х	X			
	Keystone Gray SW7504	X	Х	X			
	Link Gray SW6200	X	Х	X			
	Fawn Brindle SW7640	X	X	X			
	Night Owl SW7061	X	X	X			
	Cocoon SW 6173	X	X	X			
	Sawdust SW 6158	X	X	X			
	Hardware SW 6172	X	X	X			
	Thunderous SW 6201	X	X	X			
	Oakleaf Brown SW 7054	X	X	X			
	Messenger Bag SW7740	X	X	X			
	Amazing Grey SW7044		X				
	Perfect Greige SW6073		Х				
	Outerbanks SW 7534		Х				
	Gateway Gray SW7644		X				
	Rare Gray SW6199		X				
	Tobacco	X	Х	X			
	Woodland	X	х	X			

Spanish Moss		X	X	X
Pepperwood		X	X	X
Umber Brown		X	X	X
Umber Shadow	1		X	
Bridle Path			X	

Petit Crest Villas- Timeshares							
BRAND	COLOR Found. & Siding Trim Door Shutters						
Glidden	Cantrell Grey	X	X	X	X		

Sconti Ridge Condos						
BRAND	COLOR	Found. & Siding	Trim	Door	Shutters	
Porter	Solid Stain #E-16-11T	X	X	Х	X	

	Treetop Neighborhood							
BRAND	COLOR	Found. & Siding	Trim (must match siding)	Door				
Cabot	Pepperwood	X	X	X				
	Dark Grey	X	X	X				

	Bark Mulch	X	X	X	
	Spanish Moss	X	X	X	
Olympic	Cocoa	X	X	X	
	Dark Oak			X	
	Teak			X	
	Chestnut Brown			X	

Wildcat and Twin Creek Neighborhoods							
BRAND	COLOR	Found.	Siding	Trim	Shutters		
Behr	Intellectual PPU-18-19	X	X	х	х		
	Mountain Elk 740D-6	Х	X	Х	X		
Glidden	Potter's Clay 40YY38/107			X	X		
	Olive Wood GLN15			Х	Х		
Cabot	Bark 0538/0638	X	X	X	X		
	Cinder			х	х		
	Dune Grey 0567/0667			х	Х		
	Pepperwood	X	X	X	X		
	Spanish Moss 0553/0653	X	X	Х	Х		
	Thatch	Х	X	х	Х		
Benjamin Moore	Alexandria Beige HC77	X	X	x	X		
	Ashwood OC47			х	х		

			1		I
	Bennington Gray HC 82			X	X
	Dash of Pepper 1554	X	X	X	X
	Embassy Green 1523			X	X
	Gloucester Sage HC-100	X	Х	х	X
	Hampshire Gray HC101	X	Х	х	X
	Huntington Beige HC21	X	X	X	X
	Mountain Moss 2142-30	Х	Х	X	X
	North Creek Brown 1001	X	Х	X	X
	Northwood Brown 1000	Х	х	X	X
	Old Salem Grey HC94	X	X	X	X
	Providence Olive HC98	X	X	X	X
	Putnam Ivory HC39			X	X
	Revere Pewter			Х	X
Sherwin	A				
Williams	Anonymous 7046	X	X	X	X
	Backdrop 7025	X	X	X	X
	Balanced Beige 7037	X	X	X	X
	Black Fox 7020			X	X
	Brainstorm Bronze 7033			X	X
	Dapper Tan 6144			X	X
	Elephant Ear 9168	X	X	X	X
	Equestrian Grey 1553	X	X	X	X
	Flagstone 3023	X	х	x	X
	French Roast 6069	X	х	X	X
	Functional Grey 7024			X	X
	Griffin 7026	X	X	X	X

X	X	V.	
		X	X
X	X	X	X
X	X	X	X
52 x	X	X	X
X	X	X	X
X	X	X	X
		X	X
52 x	X	X	X
X	X	X	X
3 x	X	X	X
027 x	X	Х	X
ents			
	x 52	x x 52 x x </td <td>x x x 52 x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x</td>	x x x 52 x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x x

APPENDIX K BIG CANOE CLUSTER HOME NEIGHBORHOODS

Cluster housing is also known as zero-lot-line housing or high-density housing. Houses may be attached townhouses or condominiums. These areas may or may not have an active Association responsible for the common areas. Big Canoe cluster housing is all on sewer operated by Utilities, Inc.

NEIGHBORHOODS ANNOTATED WITH AN * ARE ALSO GOVERENED BY NEIGHBORHOOD ASSOCIATIONS

- 1. BUCKSKULL (Lots 301-335)
 - a. Roofing must be asphalt shingles.
 - b. Lot size is 60'X60'.

2. CHESTNUT KNOLL * (Lots 448-482)

- a. Roofing must be asphalt shingles.
- b. Lot size is equal to the unit footprint.

3. CHESTNUT RISE CONDOS * (Lots 441-443)

- a. Roofing must be asphalt shingles.
- b. Lot size is equal to the unit footprint.

4. CHOCTAW VILLAGE (Lots 801-904)

- a. Roofing must be asphalt shingles. Roof pitch is an 8:12 minimum, and sheds are a 4:12 minimum and must be consistent with neighboring homes.
- b. Lot size is as platted and recorded in Pickens County.
- c. Square footage on main level must a minimum of thousand (1000) square feet.
- d. Simulated Divided Lights (window grilles) are required on all front windows.
- e. Address posts are to be PPG Dark Oak or Cabot Spanish Moss.
- f. Two front veneers are preferred with a selection of two from the following: lap siding, board and batten, shake, or stone.
- g. All structures must be a minimum of twenty feet (20') from the edge of the road pavement and a minimum of five feet (5') from the side property line.
- h. Driveways can have only one curb cut and must be asphalt with a paver apron. For previously approved black concrete driveways, the property owner(s) is solely responsible to maintain the color. To maintain the black color, concrete requires frequent staining.
- i. Garages are required on all lots except as listed below. Carports will be considered on a case-by-case basis. Any garage or carport detached from the house must be attached via a breezeway or trellis that does not exceed twenty feet (20') long.
- j. Lots exempted from the garage/carport requirement are 806, 809, 810, 817, 824, 835, 842, 867, 871, 905, 906, 907, 908, 909, 910, 911.
- k. Big Canoe Building Group is the only authorized builder in this neighborhood.
- 1. Only split rail fences are allowed.

5. DISHAROON RIDGE CONDOS * (Lots 413-440)

- a. Roofing must be asphalt shingles.
- b. Lot size is equal to the unit footprint.

6. GOLF CLUB VILLAS * (Lots 701-715)

- a. Roofing must be asphalt shingles.
- b. The house manufacturer is Logangate Homes
- c. Lot size is equal to the unit footprint.

7. HILLSIDE AT COX MOUNTAIN * (Lots 755-798)

- a. Roofing must be asphalt shingles.
- b. Lot size is equal to the unit footprint.

8. LAKE WATCH (Lots 551-570)

- a. Deck depth is eight feet (8') maximum.
- b. The house manufacturer is Logangate Homes.
- c. Roofing must be asphalt shingles.

d. Lot size is as platted and recorded in Pickens County.

9. LAUREL RIDGE * (Lots 350-393)

- a. Roofing must be asphalt shingles.
- b. Lot size is equal to the unit footprint.

10. SCONTI RIDGE CONDOS * (Lots 401-412)

- a. Approved color is Porter Solid Stain #E-16-11T.
- b. Roofing must be asphalt shingles.
- c. Lot size is equal to the unit footprint.

11. PETIT CREST VILLAS * (Lots 601-636)

- a. Roofing must be asphalt shingles.
- b. The house manufacturer is Logangate Homes.
- c. Lot size is equal to the unit footprint.

12. TREETOP (Lots 101-221)

- a. Roofing shingles must be wood shakes or Brava Roof Tile synthetic shakes in Natural Color.
- b. Deck depth is eight feet (8') maximum. Pickets can be wood or prefinished metal in black or bronze.
- c. Shape must be octagonal.
- d. Lot size is 60'X60'.
- e. No separate trim or accent colors allowed except for approved stain for front door.

13. TWIN CREEKS (Lots 920-933)

- a. Metal roofs must be in dark bronze color.
- b. Lot size is as platted and recorded in Pickens County.

APPENDIX L

FEE SCHEDULE FOR ARCHITECTURAL AND ENVIRONMENTAL CONTROL DEPARTMENT SERVICES

BUILDER APPROVAL	L APPLICATION FEE			\$150.00
approval and site prepar Expected comp Expected comp	ration and protection form letion within 12 months letion within 12-18 month	, site plan, landscape plan, n.) nshs.		\$1600.00
EXTENSION FEE (not Occupancy Permit is iss		ns)\$	1000.00 per month un	til Big Canoe
ADDITIONAL EXTEN	•	eeding 6 months after spec	eified timeline) \$5000	0.00 per month
		oroved or if plan originally		
ADDITIONS & RENO Up to 199 sq' Open \$115 Heated \$230		FEE –scale based square 400-599 sq' \$345 \$690	footage as follows: 600 + sq' \$460 \$920	
	· ·	T)		
		TION		
Consistent with hours s		ning crew. One hour will b		
	CT FEEe footage-garages/carports	\$1.00 pe s, decks, and all floors.	er sq. ft. with a \$650.00) minimum
	FOR ADDITIONSe footage-garages/carports	\$1.00 ps, decks, and all floors.	per sq. ft. with a \$65.00) minimum
SURETY DEPOSIT			as defined in Artic	le IV, herein
SURETY DEPOSIT FO	OR ADDITIONS WITH A	A ROOFequal to \$	5.00 per square foot pl	us \$1000.00.
SURETY DEPOSITS F	OR ADDITIONS WITH	NO ROOFequal to S	\$5.00 per square foot p	lus \$500.00.

APPENDIX M

RESIDENTIAL DESIGN, CONSTRUCTION, and DETAILING

- 1. The Big Canoe Home has a recognizable look rather than a strict style. Timbered beams, rafter ends, board and batten, cedar shakes, gabled roofs with overhangs, eave and rake brackets, mulled windows—all speak of mountain architecture.
- 2. The use of brackets and braces is permitted to add interest. Brackets and braces should not be overly ornate. Brackets and gable truss braces must be constructed of suitable materials of sufficient cross-sectional depth as to appear functional.
- 3. The use of decorative trusses at the upper area of featured gable overhangs is permitted. AECD may require their use to avoid an overly plain or uninteresting elevation.
- 4. The use of artificial stone on chimneys is permitted. Chimney caps are required. They must have metal spark arrestors of a residential or commercial grade in either dark bronze or black.
- 5. Boxed columns and beams may be used on porches and elevated decks. A minimum of 6" X 6" boxed columns and deck posts are required for elevated decks. Excessively long deck posts may require bracing for visual effect. Round columns are not permitted.
- 6. Roof stacks and plumbing vents must be placed on rear slopes of roofs where possible and be painted to match the roof color.
- 7. Neighborhood guidelines may have other or additional requisites. (**Appendix I- Neighborhood Standards**).

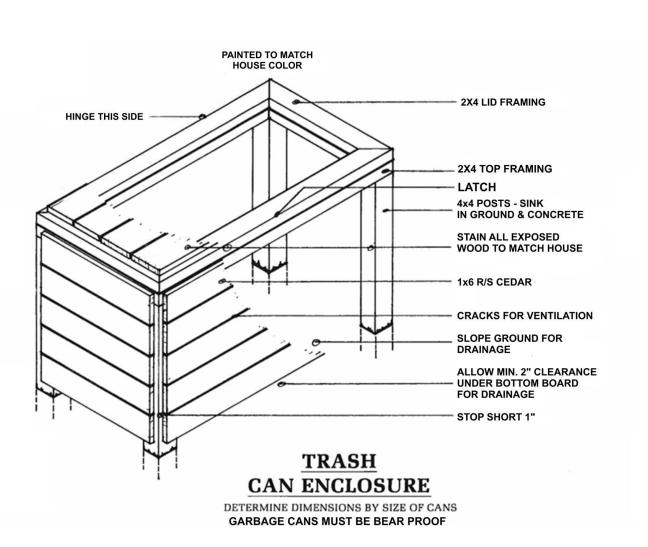
APPENDIX N

FENCING and DEER DETERRENT

- 1. Property Owner(s) who desire fencing must first write to AECD for approval prior to installation of any fence. Property Owner(s) must attach a clear and accurate sketch of the planned fence as it appears on the lot(s). This process is also to be followed when Property Owner(s) desire to change or add to existing fencing.
 - a. Only after written approval from AECD, may fence installation commence. After installation, it is Property Owner(s) responsibility to maintain the fencing in good repair.
 - b. In no event, may any fence be closer than thirty feet (30') from front property line or ten feet (10') from any other property line. Further, no Property Owner(s) may install a fence on POA property or rights-of-way.
 - c. Under no circumstance may more than 45% of the lot minus the footprint of the house and driveway(s) be enclosed with deer fencing.
- 2. Culpability for installation and maintenance for fencing as well as potential personal injury or property damage to any persons is the sole responsibility of Property Owner(s) and does not subject AECD or BCPOA to any risks or liabilities.
- 3. The following contains the materials and configuration for fencing:
 - a. Electric fencing materials must not exceed the manufacturer's specifications for "light" use. This refers to a strength and configuration appropriate for discouraging intermittent deer traffic rather than a design for repulsing constant and insistent deer traffic or containing large livestock.
 - (1). Line posts must be rod-type, no more than ½ inch in diameter, spaced as necessary to maintain proper tension and in flat black or flat dark gray.
 - (2). Corner and end posts must be sized as necessary to safely perform their function and must be flat black or flat dark gray. They may not be more than thirty-six inches (36") above ground level.
 - (3). Electric fencing wire must be no larger than 18-gauge (AWG), and there must be no more than two strands of fencing wire on each fence section with the highest strand being no more than thirty inches (30") above ground level.
 - (4). Insulators must be flat black or dark gray and must be installed on the side of posts/trees away from community view.
 - (5). Electrical systems must be Underwriters Laboratory approved.
 - (6). Warning signs furnished by the manufacturer or other compatible quality must be attached to the fence wherever pedestrian traffic is likely to intersect with the fence.
 - (7). The fence should be as invisible as possible from community view. Plants and natural landscape features should be used when possible. Trees may be used instead of fence posts.
 - b. Fishing line used for fencing must be clear.
 - c. Plastic fencing material or plastic coated hogwire must be specifically sold for protection of plants from deer/other wildlife.
 - (1). Plastic fencing must be black with openings no smaller than one-inch (1") square and no larger than two inches (2") square.

- (2). Guide wire or black nylon guide cable must be of a size recommended by fencing manufacturers, but may not exceed fourteen (14) gauge.
- (3). On the front and side property lines, fencing must be attached to trees or large shrubs only. Posts may be used only where the fence adjoins a structure or in the rear of the property (if not in the community view) where the span between trees is too great to support the fence. Between trees posts must be spaced no closer than ten feet (10'). Posts may be no larger than two inches (2") in diameter and must be painted Cabot's Spanish Moss or be metal posts in black or bronze. Property Owner(s) must have prior written permission from AECD for other colors.
- 4. In addition to fencing, there are other measures that *may* deter deer, including repellent sprays and pellets commercially sold; natural sprays; water or light motion detectors, sonic devices, netting, and odiferous materials. There are also plants that deer do not enjoy, including those with sharply pointed leaves such as hollies and herbs such as oregano and thyme.

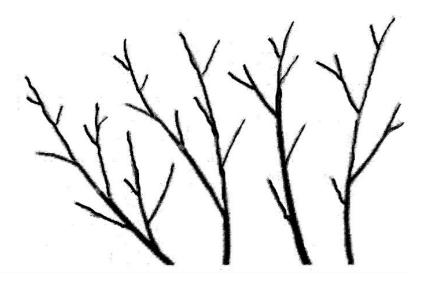
APPENDIX O RESIDENTIAL EXTERIOR TRASH CAN ENCLOSURE



APPENDIX P

VISTA PRUNING

- 1. Views of all kinds may be achieved by careful removal and/or pruning of trees/shrubs. Pruning should always be conservative inasmuch as once a limb is removed, it cannot be reattached. It is better to have Vista Pruning done more than once than to remove one limb or tree indiscriminately.
 - a. No Vista Pruning is permitted without prior written approval of AECD.
 - b. All Vista Pruning will be supervised by an assigned Vista Pruning Supervisor. Property Owner(s) is authorized to select the tree service of their choice provided the service/contractor is both licensed and insured in the tree removal business.
 - 1. A tree service/contractor list is available in AECD office, though other contractors may be used.
 - 2. The tree service/contractor will call AECD (706-268-3394) to schedule pruning with a Vista Pruning Supervisor.
 - 3. Once on site, the Vista Pruning Supervisor will document all approved cutting, including taking photos before and after the pruning. Property Owner(s) or representative must be present for Vista Pruning. Property owner(s), supervisors, and the tree service/contractor will be required to sign documentation once approved Vista Pruning is completed acknowledging that the work was done in accordance with these procedures.
- 2. The removal or pruning of trees/shrubs for views or other approved purposes may not be done until construction is substantially complete and must comply with the following:
 - a. After proper Vista Pruning, trees must appear as if they have never been touched. If the absence of a limb will be detected or affect the natural appearance of the canopy, the limb should not be removed.
 - b. The tree canopy, the upper controlling part of the forest, is to be preserved during the pruning process. Proper pruning procedures use existing or new "windows" within the tree canopy for obtaining views.
 - c. Any resemblance to raw, chopped, or mutilated appearance is prohibited.
 - d. No tree should ever be "topped." (See Figure 1.)
 - e. When possible, leave logs and deadwood. These offer shelter for wildlife and restore forest floor.
- 3. Unauthorized removal/cutting/pruning is a violation and handled in accordance with **Article VII. C**.



Trees to be pruned

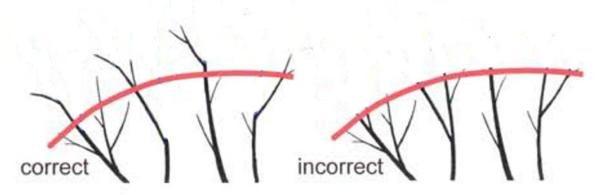


Figure 1

APPENDIX Q INDEX REFERENCES for FREQUENTLY ASKED QUESTIONS

	ARTICLE	APPENDIX
911 ADDRESS	IV. F.	
AECC APPLICATION FORM	III. A.	С
AECC	III.	
AECD	II.	
AECD MANAGER	II.	
ALTERNATE ENERGY DEVICES	VI. Q.	
APPEAL FORM		D
APPEALS INFORMATION	III.B.	
APPROVED EXTERIOR COLORS	VI. J.	J.
BEAR PROOF CONTAINER	IV E. 4	
BIRD FEEDERS	VI. S.3	
RESIDENTIAL CONTRACTOR APPLICATION FORM		В
RESIDENTIAL CONTRACTOR'S COMPLIANCE DEPOSIT	IV. B.	G
BUILDER'S INSURANCE REQUIREMENTS		A
CLUSTER HOME NEIGHBORHOODS		K
DECORATIVE ACCESSORIES and TRIMMINGS	VI. S.	
DEMOLITION	V. L.	
DESIGN	V. J	I, M
DEER DETERRENT		N
DRIVEWAYS AND PARKING PADS	V. K	

EMERGENCIES	I.D.	
FEE SCHEDULES		L
FENCING and		
DEER DETERENT		N
	IV.	
FINES	V. G, H	
FLAGS and BANNERS	VI. S. 6	
HANDRAILS, PICKETS,	VII 17	
and POSTS	VI. K.	
JOB SITE SIGNAGE	IV. F.	
LANDSCAPE	VIII.	
LIGHTING (EXTERIOR)	VI. L	
NEIGHBORHOOD GUIDELINES		I
NOISE LEVELS	IV. G.	
OCCUPANCY	V. A.	
OUTDOOR FIRE DEVICES	VI. T. 6	
OUTDOOR FURNITURE	VI. T.1	
PLAY EQUIPMENT	VI. T. 2	
RESIDENTIAL EXTERIOR TRASH CAN ENCLOSURES		O
SATELLITE DISHES	VI. R.	
SURETY DEPOSIT	IV. A., B.	Е
UTILITIES	VI, A., B.	
VARIANCE FORM		D
VARIANCE INFORMATION	III. B.	
VISTA PRUNING		P