

I. OBJECTIVE AND AUTHORITY OF ARCHITECTURAL REVIEW COMMITTEE

A. DEVELOPMENT OBJECTIVES

The following Rules are designed to establish and preserve the visual impression of River Crossing as a distinctive and desirable place in which to live.

Landscaping, building form, materials and colors all contribute to an overall community image that is readily identifiable as a high quality development. By following the Rules, residents will protect and enhance each property owner's investment in his or her home site. The Rules provide standards of quality and design.

Design review by the Architectural Review Committee is not intended to enforce unreasonable or excessively expensive controls. It is meant to coordinate the design and construction of residential dwellings to achieve a pattern of continuous quality and identity.

The Rules have purposely not been made a part of the Covenants, Conditions, and Restrictions in order to allow for additions, modifications, and deletions as circumstances change and as the community develops and matures.

B. APPLICABLE PROVISIONS OF DECLARATION OF COVENANTS

The Master Declaration of Covenants, Conditions and Restrictions and Reservation of Easements for River Crossing (Covenants) require that no structure, improvement, landscaping or alteration shall be commenced, erected, painted or maintained within the project without the written approval of the Architectural Review Committee. This requires that plans be submitted to the committee for review. This review will normally take only a few days but may take as long as 45 days under the Covenants. The Architectural Review Committee is appointed and controlled by the Developer.

II. ARCHITECTURAL RULES AND GUIDELINES

A. DESIGN AND SITE CONSIDERATIONS

1. Utilities: Electric power and natural gas are available at River Crossing from Avista. Sewage lines connecting to the Spokane County treatment plant are extended to the property boundary of each lot. Water is provided by Consolidated Irrigation District. The location of utilities is controlled by the respective utility purveyor.
2. Spokane County: Spokane County and the City of Liberty Lake have adopted the Uniform Building Code with State of Washington modifications. The County and the City of Liberty Lake require that a building permit be obtained prior to beginning construction of any improvement or making any additions or changes to an existing structure.
3. Setbacks: As a P.U.D. the River Crossing project allows deviations from the standard yard setback standards of Spokane County and Liberty Lake Zoning Code. These deviations are intended to allow flexibility in design where approved by the Committee.

B. ARCHITECTURAL RULES

1. Accessory Buildings: Only buildings to be used as temporary construction shelter may be erected on a lot prior to construction of the main residence building. Structures such as dog houses, tool sheds, and playhouses which are

intended for permanent or semi-permanent use, are not specifically prohibited. **The structures are, however, subject to Architectural Review Committee approval.**

2. Antennae: Exposed roof TV and/or radio antennae are prohibited, unless specifically approved by the Architectural Review Committee. Satellite dishes smaller than 18" are approved. Satellite dishes shall be mounted in an inconspicuous location.
3. Building Height: Building height limitations may be imposed by the Architectural Review Committee in order to preserve views from neighboring homes and to minimize the impact of structures on arterial streetscape areas of the property. **Buildings on corner lots shall have a one story elevation adjacent to the flaking street.**
4. Chimneys: All exterior chimneys must be of a material and of such a color as to blend in aesthetically with the residence and will be subject to approval by the Architectural Review Committee.
5. Clotheslines: Exterior clotheslines must be located in screened service yards and out of view from the neighboring property.
6. Driveways: Driveway access onto the roads will be limited to one per lot, unless otherwise approved by the Architectural Review Committee.
7. Excavation: All excavation must be done so as to create a minimum disturbance on the site. All dirt and debris as a result of excavation must be leveled and/or removed from the site.
8. Exterior Lighting: All exterior lighting plans must be submitted with construction approval or alteration approval submittals. Exterior lighting which can be seen from the roads or neighboring lots must be indirect. Colored light sources shall be prohibited. Decorative and/or landscape lighting may have limitations placed upon them if they impact adjacent properties.
9. Exterior Walls and Trims: The following materials are approved for use in exterior walls and trims,
 - A. Wood (natural or treated with earth-tone stain or paint).
 - B. Aluminum, steel, or vinyl siding products in earth tone colors and in an application approved by the Architectural Review Committee.
 - C. Stucco may be permitted as the primary or accent siding material. Colors shall be medium earthtones subject to approval.
 - D. Brick (medium to dark even earth-tone colors)

Exterior color and material treatment used on the building walls shall be continuous and consistent on all elevations of the residence in order to achieve a uniform and complete architectural design.

Exterior colors must harmonize with the surrounding landscape and all colors are subject **to** approval by the Architectural Review Committee.

10. Utility Panels: In general, all utility meter panels should be screened from view and should be installed according to guidelines available from utility companies.

11. Fencing: Fences will be limited and must have specific design approval from the Architectural Review Committee, fences may be limited where adjacent to common areas and on sloping lots. See Exhibit No.8 for approved fence plan.

12. Garages: The garage should connect to the main house by a roof or screen or be part of the house structure.
13. Grading: All grading shall conform to natural contours of the maximum extent feasible.
14. Gutters and Downspouts: All gutters and downspouts shall be designed as a continuous architectural design feature. Exposed gutters and downspouts shall be colored to blend in with the surface to which they are attached.
15. Heating and Cooling Systems: All interior or exterior heating or cooling systems must be screened from view.
16. Mail Boxes and Newspaper Receptacles: Individual mail boxes and newspaper receptacles are prohibited. Group mail boxes will be provided at central locations by the developer.
17. Parking: NO utility trailer, boat trailer, camper or other trailer, mobile home, commercial vehicle, bus, truck (other than standard size pick up truck), inoperable automobile, boat, or similar equipment, and no vehicle which is in an extreme state of disrepair, shall be permitted to remain on the street or on any Lot other than temporarily (for the purpose of loading and unloading of passengers or personal property) unless placed within an enclosed garage or placed in the rear yard and screened from view by fence. No noisy off-road, unlicensed motor vehicles shall be maintained or operated upon the Property, except such recreational vehicles as may have been approved by the Board.
18. Prefabricated Housing: Prefabricated housing shall not be permitted.
19. Roofs: All homes and structures within the project shall use roofing materials as approved by the Architectural Review Committee.
20. Signs: Limitations on the size and placement of residential identification signs may be imposed by the Architectural Review Committee. All signs and their proposed locations must first be approved by the Committee. No lighted signs shall be permitted. All residences shall have a designated street number that is easily viewed from the road.

One sign identifying the contractor during construction, or advertising a home for sale is permitted, provided it is single sided, with a maximum area of 200 square inches and the longest dimension is not greater than 40 inches. The sign is to be on its own post and shall not be placed higher than 60 inches from the prevailing ground plane. The sign must be placed no closer than 10 feet from the nearest roadway and be approximately parallel to the centerline of the roadway. Subcontractor and material-men signs are prohibited. No other signs shall be permitted except as specified in this section, unless otherwise approved by the Architectural Review Committee.
21. Utilities: All connections from trunk lines to individual structures must be underground. Exposed plumbing and electrical lines are not allowed. Materials must conform to the Electrical and Plumbing Codes. Water and sewer hookups must be inspected by the appropriate inspectors. All excavation for site utility hookups must be restored to its natural condition.
22. Solar Heat Systems: Any solar heat system must be reviewed on an individual basis and require the approval of the Committee.

LANDSCAPING POLICIES

Front Yards: Front yard is defined as that area between the front property line and the plane of the face of the building, or intercepting side yard fence or wall. The total front yard area (except the driveways and entry paving) is to be landscaped and irrigated with an automatic underground irrigation system within 90 days of occupancy. The front yard landscaping shall be maintained in a healthy and neat appearance at all times. The front yard landscaping shall be designed in conjunction with and in harmony with the architectural design of the residence and lot. A minimum of one tree shall be planted each 30 feet of street frontage by the project Developer. Such trees shall be planted within the planting strip between the curb and sidewalk and parallel to the street curb. Specific street trees used shall follow the River Crossing Master Street Tree program.

Rear Yards: Rear yard landscaping shall be completed within one year of the first Occupancy of the home.

III. SEVERABILITY

If any section, subsection, paragraph, sentence, clause or phrase of these Rules and Regulations is for any reason held by a court of competent jurisdiction to be invalid, such decision shall not affect the validity of the remaining portions of these Rules.

IV, NONWAIVER


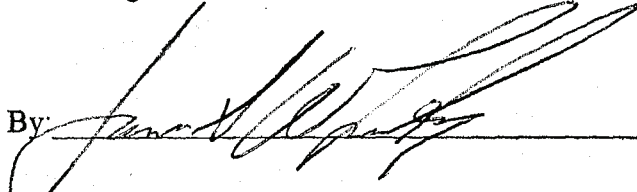
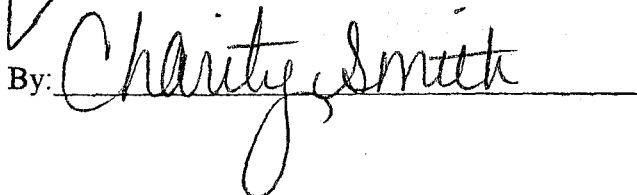
Consent by the Architectural Review Committee to any matter proposed to it or within its jurisdiction, or failure by the Architectural Review Committee or the River Crossing Homeowner Association to enforce any violation of these Rules, shall not be deemed to constitute a precedent or waiver impairing the Committee's right to withhold approval as to any similar matter thereafter proposed or submitted to it for consent or to enforce any subsequent or similar violation of these Rules.

V. PENALTIES

The River Crossing Home Owners Association and the ARC shall have the right to impose penalties for the failure to comply with these ARC standards. The ARC shall have the right to record a Notice of Covenant Violation on the title of any lot that fails to comply with the standards imposed by the ARC. In addition they shall have the right to impose a violation fee of up to \$100 per day for violations.

V. ADOPTION

These Rules are adopted by the Architectural Review Committee this 21st day of October 2003.

By: 
By: 
By: 

PERMETER FENCING

NOTE; Fence requests must be made in writing and have Architectural Approval.

The basic guidelines are to include:

- * Vinyl or cedar fencing acceptable (no dog eared or chain link/chicken wire fences of any kind are permitted) **and a maximum**
height of 6 feet.
- * Fence must have top cap and trim (see diagram)
- * Set backs for the fences must begin at least 5 feet back from the front of the house on each side.
- * All fences must be at least 5 feet behind the sidewalks &/or corner lots (NOT including the sidewalk area)
- * No front yard fences of any kind, to include decorative fencing.
- * ALL fences are subject to Architectural control approval and this may vary from neighborhood to neighborhood.... please check with ARC before installing.