

EXHIBIT "F-1"

Architectural Planning Criteria

[see attached]



**ARCHITECTURAL PLANNING CRITERIA
BENT PINE COMMUNITY ASSOCIATION**

THIS DOCUMENT IS TO BE READ THOROUGHLY BY YOU AND YOUR ARCHITECT. IT IS IMPORTANT THAT THE PLANNING AND BUILDING REQUIREMENTS CONTAINED HEREIN BE ADHERED TO AND THAT THE BENT PINE COVENANTS, CONDITIONS AND RESTRICTIONS BE FULLY UNDERSTOOD.

Pursuant to the provision of the Bent Pine Declaration of Covenants, Conditions and Restrictions and Amendments hereto, the Design Review Board, duly formed and operating, shall adhere to the following guidelines in upholding its prescribed responsibilities and in conducting its appointed design review functions.

1. PURPOSE

The Design Review Board (DRB) was established to enhance and protect the environmental and aesthetic quality and economic value of all property in Bent Pine. All actions of the DRB shall be guided by the provisions in the Objectives and Specific Design Requirements section contained herein, and by the Bent Pine Declaration of Covenants, Conditions and Restrictions. However, property owners are individually responsible for compliance with the Indian River County Zoning Ordinance. The Owner should be particularly familiar with Article VI ARCHITECTURAL CONTROL-DESIGN REVIEW BOARD and Article VII GENERAL RESTRICTIONS-USE AND OCCUPANCY contained in the Bent Pine Declaration of Covenants, Conditions and Restrictions. These guidelines have been written to establish and communicate both specific and general criteria used by the DRB in reviewing each home to ensure that its appearance shall be harmonious with but not repetitive of their homes in the same general area, and to accomplish the below listed objectives.

2. OBJECTIVES

To preserve the natural beauty of site and setting, and to prevent all but essential clearing of property, removal of trees and earth moving. To ensure that the location and configuration of structures are visually harmonious with their sites and with surrounding sites and structures, and do not unnecessarily block scenic views from existing buildings nor tend to dominate the developed areas or the natural landscape. To ensure that the architectural design of structures and their materials and colors are visually harmonious with overall appearance, with surrounding development, with natural land forms and native vegetation. To ensure that plans for the landscaping of open spaces conform to the regulations prescribed herein, provide visually harmonious settings for structures on the same site and on adjoining and nearby sites, and blend harmoniously with the natural landscape.

3. PROCEDURAL COMMENT

The successful execution of the design review function performed by the DRB necessarily requires that a great deal of judgment be exercised. The DRB has been

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chartered to preserve the quality of the residential environment and to protect property values. Therefore, its judgments are critical to all property owners. The DRB shall carefully consider the personal tastes and economic constraints of each prospective homeowner as the DRB reviews each home. The possible serious economic impact even one inharmonious house can have on other houses in the community and the value of the community, as a whole will also be taken into consideration by the DRB in making decisions. Therefore, the DRB, in its sole discretion, may require that a proposed home incorporate major design changes to become an acceptable asset to the community or may not allow a home to be constructed at all. In all cases, the decision of the DRB is final and binding.

The following procedural steps are required by each lot owner to secure approval from the DRB of the lot owners proposed house design,

- (1) *The lot owner shall submit two signed and sealed sets of design documents consisting of all required documents as listed in Section 5 to the Design Review Board accompanied by a non-refundable Plan Review Fee check in the amount of \$500. All plans of residences are to be designed and sealed by a Registered Architect in the State of Florida. The submission will be examined by a Registered Architect selected by the Design Review Board for conformance to the requirements included herein and by the Design Review Board.*
- (2) *Prior to the clearing of the lot, the lot owner shall have all trees ribbon marked which are 4" or more in caliper as listed in Section 6. The Design Review Board shall visit the site and determine those trees that shall be removed from the lot based on the fact that the tree directly interferes with the erecting or placing of the Living Unit on said lot.*
- (3) *Upon written approval by the Design Review Board of the design review process, the lot owner shall sign the Performance Agreement and submit a check for \$5000 as stated in the Performance Agreement.*
- (4) *The landscape design plan shall be submitted by the lot owner to the DRB within 30 days of completing the dry-in of the roof system.*

4. OBTAINING DRB APPROVAL

Your architect, *not your contractor*, shall discuss your objective, standards and ideas with the DRB before any specific drawing. It is strongly recommended that the architect visit and investigate the site prior to initial design work. Listed in Section 5 are the required documents to be submitted for a Design Review. Omission of any item on this aforementioned list may result in a substantial delay in review. Two sets of all submittals are required. If schematic non-dimensional sketches of the dwelling are presented in the form of a preliminary submittal for purposes of conveying the concept, a large investment in final working drawings that are leading in the wrong direction may be avoided, and the DRB will be able to make basic comments before the plan has become rigid. Such preliminary submission also helps insure that the architect has understood the intent of the DRB. Generally, homes in open areas and in other long vistas are not separated from one another by vegetation or topography. Therefore, greater distance may be required between similar homes in these areas in order to prevent the appearance of design repetition and thus to preserve the property values of all homeowners. An additional technique might require varied front yard setbacks.

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5. DESIGN REQUIREMENTS

General: Building location, configuration, architectural design, materials and colors, and landscaping shall be harmonious with the overall concept of Bent Pine. Homes, which appear to be tract-type dwellings in character or design, shall be discouraged. Both preliminary and final submissions shall require the following:

Site Plan (existing and future elevation contours, roof plan, walks, driveways, swimming pool, setbacks easements, property lines and trees,) a North arrow shall be shown.

Floor Plan (to include locations of trash disposal, utility meters and exterior lighting).

Exterior Elevations (4)

Landscape Planting Plans (showing types and numbers of trees, shrubs and plants, as well as initial sizes of each. Mulching is also required around all shrubbery and planting areas).

Color Samples (exterior and roof colors, roof type). See 9. COLORS.

Each drawing shall have its scale clearly stated. Each drawing shall also state lot number, the owner's name, address and telephone numbers, and indicate to which address DRB approval or comment should be sent.

The DRB will review the plans within 30 days of submission and return one set of plans either with or without recommendations as would either improve the opportunity for subsequent approval, or otherwise reject the likelihood of such plans. In the event that the DRB fails to approve or disapprove any plans or specifications as provided for in the Bent Pine Declaration of Covenants, Conditions and Restrictions with 30 days after submission thereof, the same shall be deemed to have been approved as submitted, and no further action shall be required.

All changes in plans during construction regarding exterior elements or materials shall have the proper written approval of the DRB.

The following list will serve to clarify the requirements of the DRB and to guide the homebuilder and his architect in pursuing their design with regard to the criteria by which plans are judged:

6. SITE PLAN

Grading: Both existing and future contours shall be shown on Site Plan of all lots. Grading not related to the building, access or drainage will be discouraged. The home should be designed to fit its site rather than adjusting the site to fit the home. All grading shall be accomplished in such a manner as to give the appearance of the natural contours.

Driveways: The DRB cautions both lot owners and architects relative to careful consideration of driveways. Side entrance garages are required and adequate room should be allowed for their location and for turning.

Trees: Indicate on the Site Plan all trees over 4" in caliper (measured four and one-half feet above the ground) and all trees to be removed. Unwarranted tree removal will not be allowed. No existing tree greater than four inches in caliper (measured four and one-half feet above the ground) shall be removed from any lot for any



reason except disease, or unless said tree directly interferes with the erecting or placing of the Living Unit on said lot.

Fences, Walls, Hedges, and Mass Plantings of any Type: No fence, wall, hedge and mass planting of any type shall be constructed, planted, placed or maintained upon any Lot without the prior written consent and approval of the DRB

Paved Areas: The Site Plan shall show driveways, walkways, swimming pools, patios and porches and other architectural elements.

7. FLOOR PLAN

Living Area: Note on the floor plan the square footage of interior living space. *Living area shall be defined as air conditioned space.*

Minimum Square Footage of Living Units: No Living Unit shall be constructed on the Properties unless it has a minimum of 2400 square feet of living area, exclusive of garages, carports, porches and patios in a two-bedroom house, and 2400 square feet of livable, enclosed area in a three-bedroom house.

Minimum Standards required for Single Family Living Units: No single family home shall be erected without providing an enclosed garage of sufficient size for not less than two (2) standard automobiles. No open carports shall be constructed. No garage shall be constructed in such a manner that the automobile entrance thereto shall face a street adjacent to said Lot, nor shall it be constructed in such a manner that the automobile entrance shall face any portion of any portion of any adjacent golf course, unless approved by the DRB.

No dwelling house more that two (2) stories in height and no appurtenant outbuilding more that one (1) story in height shall be erected, constructed or maintained on any Lot.

No building, structure or object, except approved fences, walls, gates, entrances or landscaping, shall be erected, placed or maintained on any Lot (i) nearer that fifteen (15) feet to the side line of any Lot, (ii) nearer than forty (40) feet to the front line of any Lot, or (iii) nearer than fifty (50) feet to the rear Lot line of any Lot, unless approved by the DRB.

Equipment: The basic interest of the DRB in regard to the floor plan lies in the plan's effect on the exterior of the house and, thus, upon the neighborhood. Equipment such as water heaters and compressors must be shown on the floor plan and must be screened from view. This also includes pool equipment.

Trash Containers: All trash container areas and yards shall be screened visually and in a manner that will dampen associated noise. The location of trash containers or trash container enclosures shall be shown on plans and the location approved by the DRB.

Meters: Utility meters shall be boxed, enclosed, screened or placed in as inconspicuous a location as possible; and the location of all meters is to be shown on plans.

Exterior Lighting: All exterior lighting must be shown on plans. No flashing or brilliant lights shall be permitted.

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Tubs and Showers: All tubs are to be cast iron, marble or acrylic. No fiberglass tubs or shower enclosures shall be approved by the DRB.

Fireplaces: Fireplaces may be of a masonry construction, metal or prefabricated units, subject to approval by the DRB.

8. EXTERIOR

General: All elevations must be shown. Height above the average grade must be shown. All exterior materials must be noted. Exterior materials should be kept to a maximum of three. Any duplication of elevations of existing house is discouraged, regardless of location. If a floor plan is to be duplicated, there must be a substantial change shown in elevation including textures, materials, colors, roofline, and particularly, window and door arrangements.

Decoration: False facades and imitations will be discouraged. Well-designed homes seldom need to resort to attached decoration for interest. Instead, they are capable of standing alone. Home design and character should be compatible with the surroundings and harmonious with the intent of the neighborhood.

Two-Story Homes: Because of their height, two-story houses assume a greater presence in the neighborhood. Therefore, it becomes even more essential that they be well designed.

Antennas:

- (1) *The following antennas may be installed by property owners upon their lot, (a) Satellite dish antennas that are one meter (39 in.) or less in diameter and which are designed to receive direct broadcast satellite service, including direct to home satellite service. (b) Satellite dish antennas that are one meter or less in diameter or diagonal measurement and are designed to receive Video programming services via wireless cable. Such antennas may be mounted on masts to reach a height needed to establish line of sight contact with a transmitter. Masts higher than 12 feet above the roof line are not permitted without the DRB's prior written approval. (c) Standard television antennas that are designed to receive television broadcast signals. Such antennas may be mounted on masts to reach the height needed to establish a line of sight contact with a transmitter. Masts higher than 12 feet above the roof line are not permitted without the DRB's prior written approval. (d) All other exterior antennas are prohibited and may not be placed upon any property within the development.*
- (2) *Antennas may only be erected by someone who has an ownership interest in and are in exclusive control of a residence within the Association. Tenants may not install antennas.*
- (3) *All antennas must be installed in accordance with the manufacturer's specifications and State and Local Building codes.*
- (4) *Antennas must be painted so that they blend into the background against which they are mounted.*
- (5) *Antennas may not be placed upon common property or Association property.*



Windows and Glass Doors: All windows, French doors, and sliding glass doors (including fixed panels) are to be of aluminum, wood construction or clad in metal or vinyl. No mill finish aluminum will be acceptable.

Frieze Boards: All wood exterior dwellings shall have exterior frieze boards of six to eight inches wide.

Roofs:

- (1) No building roof overhang may extend into any building set back in excess of 3'. No building roof overhang may extend into any utility or dedicated easement.
- (2) The main roof of the residence shall have a pitch of not less than 6 to 12 unless approved by the ARC. Additions requiring installation of a roof system shall contain a roof pitch matching the existing residence wherever possible. The use of flat roofs is specifically discouraged in new and alteration construction.
- (3) Roof shall be of approved material: wood shake, cement tiles or ceramic tile. It is desirable that roofs blend with their surroundings. Roof design is considered important and is expected to be well done. Garage and outbuilding roofs must reflect a continuity of design with the swelling roof itself, and the material must be the same as used on the house roof. Bright colored roofs should be avoided.

Mechanical Equipment: no air conditioning unit or mechanical components will be located on or at the front of the house or in the front yard. Lots on the golf course will place all devices on the side of the building. None shall be located on the roof and all shall be screened.

Swimming Pools: Subject to DRB approval, swimming pools may be constructed on certain Lots, provided that access to them from outside the Lot is controlled from all directions by appropriate enclosures and the residential structure. If pools are protected by screens, such screens and their structure shall be approved by the DRB. All swimming pools are subject to DRB approval and such approval may be withheld as to any Lot when the DRB determines that the pool would not be in harmony with surrounding property, including the golf course. Fairway Lots will be subject to particular scrutiny with respect to screen pool areas.

Flags: Unit owners may display in a respectful way one portable, removable United States flag, which is no larger than 4 feet by 6 feet. No other flag may be hung, displayed or placed on the exterior walls, doors or windows of the Condominium Property.

9. COLORS

Color samples must be submitted indicating colors to be used. These colors shall be applied on the actual material to be used, such sample to be a minimum size of 6" x 12". For any future repainting, color samples shall again be submitted to a DRB for approval prior to repainting. This is required in order to sustain continuity in the community. Overly bright colors will not be allowed.

10. SIGNS AND MAILBOXES



Signs: The DRB has full jurisdiction over all signs located within Bent Pine. No sign advertising real estate for sale, lease or rent, nor any contractor's signs shall be permitted larger than 12" x 12".

Mailboxes: Street mailboxes must be constructed according to the design approved and provided by the DRB.

11. LANDSCAPING

This section of the criteria deals with the elements of landscaping and exterior elements related to the residential community.

Residential landscaping should enhance the beauty and privacy of the dwelling units. However, it is the intent of the community to maintain the greenbelt and common property areas without strict definition of property lines, and resident owners will adhere to these requests.

It is also required that the natural ground cover of the land weave throughout the residential development without being impeded by home sites totally planted in grass and therefore, without respect for the natural elements of the land. Landscape plans shall be at the scale 1/8" = 1'-0" and must indicate existing and new plant materials, sod, mulch areas and walk, path and driveway materials. No existing tree greater than four inches in caliper (measured four and one-half feet above the ground) shall be removed from any lot for any reason except disease, or unless said tree directly interferes with the erecting or placing of the living unit on said lot. The DRB may require the replacement of any tree, removed to permit building, to another appropriate place on the Lot.

12. BEGINNING CONSTRUCTION

Do not begin construction prior to the DRB's final written approval, unless prior written permission to do so is granted by the DRB. After construction has begun, or approval has been granted, any changes to a dwelling or a site not shown on approved plans must be submitted to the DRB for prior written approval.

13. HEIGHT LIMITS

No residence structure and no other structure of aboveground improvement on a home site shall rise more that two stories from the highest-grade level adjoining the structure.

14. UTILITIES

Wires and conduits for the transmission or distribution of electricity, telephone, and other purposes; public sewers; land drain pipes; water and gas mains; or other pipes shall be placed beneath the surface of the ground, except that street light standards and similar electrical equipment may be placed upon the surface after the DRB has approved the design, locallon and, where needed, the proposed screening. Temporary poles used for the transmission of electricity, telephone and other purposes during the original period of dwelling construction may not be erected, placed, installed or maintained on any lot or portion of the properties after the construction of dwellings has been completed, without the consent and written approval of the DRB.

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15. IMPROVEMENTS TO EXISTING HOMES

Upon completion of their residences and with the passage of time, most homeowners are desirous of further improvement to their property. The DRB would like to remind all Homeowners that all such improvements must be submitted to the DRB for its review and written approval prior to execution of construction. The homeowner is required to submit with the improvement application a refundable construction deposit in the amount of \$1,000.00. The construction deposit to be refunded upon the completion of the improvement along with the required landscaping.

16. GOLF COURSE FRONTAGE OR GOLF VIEW HOMES

Bent Pine golf course is the single most important element in establishing present and future value of homes in the Bent Pine community. It is essential that both the tactical and aesthetic integrity of the course be maintained as homes are constructed in proximity to the golf course. Therefore, golf course frontage, golf views, dwelling location, dwelling types, and the manner in which each related to the other and to the golf course are necessary considerations for the Design Review Board. For this reason the DRB specifically reserves the right to approve golf course frontage and golf view homes on a special and individual basis reflecting the DRB's collective judgment as to how the given home should relate to the golf course; and therefore, the DRB may waive general provisions of the architectural review guidelines and impose such additional restrictions as in its sole judgment it deems necessary. The DRB specifically reserves the right to approve or disapprove all fences proposed for golf frontage or golf view lots. The DRB specifically reserves the right to approve or disapprove all proposed clearing that may be permitted by the golf course within the 50-foot golf course maintenance easement area. If approved by the DRB, the clearing will be done by a designee of Bent Pine Community Association at the sole expense of the Lot or Unit owner.

APPROVAL OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR BENT PINE PRESERVE BY BENT PINE COMMUNITY ASSOCIATION, INC.

Bent Pine Community Association, Inc., a Florida not-for-profit corporation, has approved the foregoing Declaration of Covenants, Conditions and Restrictions for Bent Pine Preserve by DiVentures, LLC, a Minnesota limited liability company, and executes this Approval by and through its duly authorized representative for the purpose of evidencing such approval.

WITNESSES:

BENT PINE COMMUNITY ASSOCIATION, INC., a Florida not-for-profit corporation

Signed, sealed and delivered in the presence of:

Print Name: DAVID M Taylor
Carrie A. Bass
Print Name: Carrie A. Bass

By: Bryan E. McKnight, as its President

[Corporate Seal]

STATE OF Florida
COUNTY OF Indian River

The foregoing instrument was acknowledged before me this 9th day of May, 2019, by Bryan E. McKnight, as President of BENT PINE COMMUNITY ASSOCIATION, INC., a Florida not-for-profit corporation. He/She is personally known to me or has provided FL Drivers License as identification.

Given under my hand and official seal this 9th day of May, 2019.

[AFFIX NOTARIAL SEAL]



Nikole Lynn Plasse (Signature)
Print Name: Nikole Lynn Plasse
Title: Notary Public, State of Florida
Commission Number (if any) GG-163517
My commission expires: 11-28-2021

APPROVAL OF DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR BENT PINE PRESERVE BY BENT PINE GOLF CLUB, INC.

Bent Pine Golf Club, Inc., a Florida not-for-profit corporation, has approved the foregoing Declaration of Covenants, Conditions and Restrictions for Bent Pine Preserve by DiVentures, LLC, a Minnesota limited liability company, and executes this Approval by and through its duly authorized representative for the purpose of evidencing such approval.

This 9 day of MAY, 2019

WITNESSES:

BENT PINE GOLF CLUB, INC., a Florida not-for-profit corporation

Signed, sealed and delivered in the presence of:

[Signature]
Print Name: Brian Jones
[Signature]
Print Name: Hugh O'Donnell

By: [Signature]
DONALD J Heeter, as its
President
[Corporate Seal]



STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 9 day of MAY, 2019 by DONALD J Heeter as President of BENT PINE GOLF CLUB, INC., a Florida not-for-profit corporation. He/She is personally known to me or has provided _____ as identification.

Given under my hand and official seal this 9 day of MAY, 2019.

[AFFIX NOTARIAL SEAL]

[Signature]
(Signature)
Print Name: Vincent J Albanese
Title: Notary Public, State of Florida
Commission Number (if any) GG 224764
My commission expires: 6/4/22



